

DBS Credit Card x HKT Extra Welcome Offer of HK\$600 InstaRedeem Promotion Terms and Conditions:

1. DBS Credit Card x HKT Extra Welcome Offer of HK\$600 InstaRedeem Promotion (the “**Promotion**”) is only available to the new customers who have successfully applied to become the principal cardholder of DBS Live Fresh Card (except Tertiary Student applicants), DBS Black World Mastercard, DBS COMPASS VISA or DBS Eminent Card (including DBS Eminent Visa Signature Card and DBS Eminent Visa Platinum Card) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”) (“**New Card**”) by downloading DBS Card+ mobile application through the designated link (go.dbs.com/hk-hkt2507-acq-cp) (“**DBS Card+**”) and submitting application via DBS Card+ or applying New Card via website at designated link (go.dbs.com/hk-hkt2507-acq-en) during the period from 1 July 2025 to 31 August 2025 (“**Promotion Period**”) and submit all supporting documents required by the Bank within one month from the date of application (“**New Customers**”).
2. New Customers mean those applicants who during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards, exclusion business cards) issued by the Bank.
3. Each New Customer can enjoy an extra welcome offer of HK\$600 InstaRedeem (“**Extra Welcome Offer**”) once during the Promotion Period. Upon a single net spending of HK\$600 or above with the New Card at HKT (“**Eligible Transaction**”), New Customers can be entitled to HK\$600 InstaRedeem deduction from the payable amount for that Eligible Transaction through the Red "InstaRedeem" button revealed on that transaction after it is posted and displayed on the “Spending” page of DBS Card+.
4. For the avoidance of doubt, the following types of transactions **shall not be considered** as Eligible Transactions:
 - 4.1 Any transactions that are subject to cancellation, charge-back, unposted transactions, return of goods and/or refund;
 - 4.2 Payment via eWallet (including but not limited to Alipay, PayMe and WeChat Pay);
 - 4.3 Payment via “Pay & Transfer” function in DBS Card+;
 - 4.4 Any other type of transaction as determined by the Bank from time to time.
5. The Eligible Transaction post time and display time on the “Spending” page of DBS Card+ will vary depending on the merchant category, payment processing time from merchant or payment gateway.
6. In order to enjoy the Extra Welcome Offer, New Customer is **required to register for and activate a DBS Card+ account within 1 month of the New Card issuance date, and turn on the notification in the menu of DBS Card+ by selecting > “More” > “App & Security Settings” > “Push Notifications” > turn on InstaRedeem before conducting the Eligible Spending.**
7. New Customers must enjoy the Extra Welcome Offer **within 3 months after the New Card issuance date.** If the New Customer has not made any Eligible Spending to enjoy the Extra Welcome Offer after 3 months from the New Card issuance date, he/she is deemed to have forfeited the Extra Welcome Offer automatically. The Bank will not make any special arrangements and any forms of compensation.

8. The InstaRedeem as an Extra Welcome Offer cannot be enjoyed in conjunction with other InstaRedeem promotion offers offered by the Bank and the merchants. If New Customer's spending meets the award requirements of other InstaRedeem promotion offer at the same time, the Bank has the right to determine which offer to be awarded in respect of that spending. When the spending has already been awarded under this Promotion, the same spending cannot be awarded again under other InstaRedeem promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
9. For the avoidance of doubt, if a New Customer has successfully applied for more than one New Card with the Bank by making multiple applications through the above designated DBS Card+ or website, he/she will only be entitled to redeem the Extra Welcome Offer by the first approved New Card in respect of all applications submitted during the Promotion Period.
10. Extra Welcome Offer is only available to New Customers whose New Card accounts are determined in the sole discretion of the Bank to be in good standing, remain valid and not in default during the period from New Card issuance date to issuance of the Extra Welcome Offer. The Bank shall have the sole discretion in determining a New Customer's entitlement to the Extra Welcome Offer.
11. Extra Welcome Offer entitled by New Customers shall be determined by the Bank at its sole discretion based on the Bank's record. New Customers must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require New Customers to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and New Customer's record of any transaction, the Bank's record shall prevail.
12. Entitlement to the Extra Welcome Offer is subject to there being no abuse/non compliance by the New Customer, failing which the Bank will debit the value of the Extra Welcome Offer from the New Customer's account without notice and/or take such action to recover any outstanding amounts.
13. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

The terms and conditions relating to this promotion campaign is available for download at our website (go.dbs.com/hk-hkt2507-acq-en) from now until 7 days after the end of the promotional period. Customers may not be able to access or download such version of the information subsequent to the expiry of the specified timeframe. You are advised to bookmark the website address, download and store a copy for future reference. If you do not agree or have no online access to the terms and conditions, you may contact our Customer Services and request for a physical copy within the above-mentioned timeframe.