

The terms and conditions relating to this promotion campaign is available for download at our website (go.dbs.com/hk-lf-sng-may25-tnc-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.

“DBS Live Fresh Card Up to 6% Cash Rebate on Mobile Wallet and Electronic Appliances Spending” Promotion Terms and Conditions:

1. “DBS Live Fresh Card Up to 6% Cash Rebate on Mobile Wallet and Electronic Appliances Spending” Promotion (the "Promotion") is only applicable to the principal cardholders of DBS Live Fresh Card (“Designated Credit Card”) issued by DBS Bank (Hong Kong) Limited (“The Bank”) (“Cardholders”).
2. The Promotion runs from 1 May 2025 to 30 June 2025, both dates inclusive (“Promotion Period”).
3. To be eligible for the Promotion, Cardholders are required to successfully register the Promotion from 0:00am (HK Time) on 1 May 2025 to 11:59pm (HK Time) on 30 June 2025 (according to the Bank’s record) (“Registration Period”) via DBS Card+ App (“DBS Card+”). In the event of registration via DBS Card+, Cardholders shall follow below steps:
 - i. Register DBS Card+ membership (Cardholders who are already with DBS Card+ membership may skip step i and go to step ii directly);
 - ii. Register for the Promotion. Cardholders must read and confirm the acceptance of the Promotion’s terms and conditions and input the required information according to the instructions. Cardholders will be given a confirmation email with reference number upon successful registration for record and enquiry purposes. Each Cardholder is only required to register once during Registration Period. If Cardholder has more than 1 Designated Credit Card, only registration by one of the Designated Credit Card is required.
4. If there is a supplementary card under the Designated Credit Card account, only registration by the principal Cardholder is required. Cardholders who have not performed a successful registration will not be eligible for the Promotion. Upon successful registration, no cancellation or amendment is allowed. The Bank has the final decision on whether a Cardholder has performed a successful registration.
5. Registration quota is applied for the Promotion, and only applicable to the first 5,000 Cardholders who completed the registration with the Designated Credit Card. Quota full message will be shown on the DBS Card+ > Reward > Marketing Offers > promotion page if quotas of the registration is full.

6. During the Promotion Period, Cardholders accumulate eligible spending (“Eligible Spending”, definition refers to Clause 7 below) of below target spending amount (“Target spending amount”) with the Designated Credit Card in each calendar month are eligible to receive up to 6% rebate (“Reward”) on the accumulated spending of the following Designated Spending Categories (“Designated Spending Categories”) in each calendar month:

Target Spending Amount	Reward for Designated Spending Categories	Maximum Reward of Each Month
HK\$3,000 – HK\$5,000	4% rebate	HK\$300
Above HK\$5,000	6% rebate	

Designated Spending Categories include:

- i. Any posted retail transactions settled by Mobile Card with official payment records (i.e. Spending settled by Designated Credit Card via Apple Pay, Google Pay or Samsung Pay).
 - ii. Any posted retail transactions with official payment records at any points of sales (either physical or online) of household appliances or electronic goods merchants. The Bank shall determine at its sole discretion whether the related spending falls into the Designated Spending Categories based on the merchant codes defined by Mastercard or a merchant’s acquiring bank, and is determined by the Bank at its sole discretion. Any spending of Designated Spending Categories conducted via e-wallets (including but not limited to PayMe, WeChat Pay and Alipay) will not be counted as spending of Designated Spending Categories.
7. For the purpose of the Promotion, **Eligible Spending** means any local and overseas retail transactions. For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Spending : cash advance and relevant handling/administration fees, reload amount of Octopus Automatic Add-Value Service, application fee/handling fee of Octopus Automatic Add-Value Service, Balance Transfer, value top-up or funds transfer by e-wallets (including but not limited to Apple Pay, WeChat Pay and Alipay), Flexi Cash, Call-a-loan, Funds Transfer, Flexi Shopping Programme, instalment plan amount of “Card Interest-free Instalment Loan” or “Credit Card Interest-free Merchant Instalment Plan”, tax payment, insurance payment, transfers made via DBS Card+ Pay & Transfer function, all bill payment transactions made via DBS iBanking/JET Payment Service/24-hour Customer Services Hotline or any other means as specified by the Bank from time to time, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, casino chips, foreign exchange, security purchases, credit card annual fee, finance charges, late charges, reversed transactions, transaction that has been subject to cancellation, charge-back,

return of goods and/or refund, purchase and/or reload of stored value cards or any other types of transactions as the Bank may specify from time to time. All Eligible Spending will be counted based on the transaction date, which must be conducted during the Promotion Period.

8. Reward shall include the basic reward of DBS\$1 for every HK\$250 spending entitled by the Cardholders (i.e. 0.4% basic reward) ("Basic Reward") and 3.6% extra rebate (i.e. every HK\$250 of spending in Designated Spending Categories can earn DBS\$9 in total) or 5.6% extra rebate (i.e. every HK\$250 of spending in Designated Spending Categories can earn DBS\$14 in total) ("Extra Reward") under this Promotion. When calculating Eligible Spending and Extra Rewards, the amount of each Designated Spending Categories spending will be rounded down to 2 decimal places. Extra Rewards will be credited to the Applicable Credit Card account within 3 months after the end of Promotion Period and upon the posting of the Designated Spending Categories spending, and will be shown on the monthly statement. If the Designated Spending Categories spending exceeds the relevant cap stated above, the subsequent Designated Spending Categories spending will be awarded based on the DBS\$ Reward Scheme. If any spending fulfills the requirements of more than 1 Designated Spending Categories, the relevant reward will be counted once only.
9. If Cardholder successfully register the Promotion, the Eligible Spending made before the Registration Period but within the Promotion Period, if any, will also be applied to calculate the Target Spending Amount and/or Reward (if any). For example, if Cardholder registered the Promotion on 10 May 2025, all Eligible Spending made in the Promotion Period will be applied to calculate the Target Spending Amount and/or Reward (if any).
10. If there's any supplementary card applied under Cardholder's Designated Credit Card account(s), the Eligible Spending conducted with the supplementary card of the Designated Credit Card will be counted as the spending under the principal card account.
11. If Cardholder has more than one Designated Credit Card, total amount of Eligible Spending of all Designated Credit Card accounts will be counted. The Reward will be credited to the Designated Credit Card account with highest spending amount.
12. Transactions which are subsequently cancelled or refunded to the Cardholder's Designated Credit Card account will not be counted as Eligible Spending.
13. Reward cannot be transferred, exchanged for credit limit or other discount/goods/service.
14. The validity of any registration and/or Reward eligibility of Cardholders will be determined by the Bank at its sole discretion. In the event of discrepancy or inconsistency of registration record between Cardholders and the Bank or Cardholders is not able to provide confirmation email with reference number, the decision of the Bank shall be final and binding.
15. Participation in the Promotion is subject to there being no abuse/non compliance by the Cardholder, failing which the Bank will debit the values of the Reward from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.

16. Reward is only applicable to Cardholders whose credit card accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) when the Reward is issued. If the account status has changed, the Bank reserves the right to terminate the Reward for the Cardholder. The Bank shall have the sole discretion in determining a Cardholder's eligibility to the Reward.
17. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders 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. Eligibility of any transaction for the purpose of the Promotion shall be determined based on its transaction date and time in the Bank's record. If there is any discrepancy between the Bank's record and Cardholder's transaction slip, the Bank's record and determination shall be final and conclusive.
18. The Bank may change the terms and conditions and/or modify/terminate the Promotion. The Bank's decision is final.
19. Promotion information will remain accessible up to one week after the end of the Promotion.
20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.