

## DBS LIVE FRESH CARD WELCOME OFFER TERMS & CONDITIONS

1. The DBS Live Fresh Card Welcome Offer (“**Welcome Offer**”) is only available to applicants who have successfully applied to become the principal cardholder of DBS Live Fresh Card issued by DBS Bank (Hong Kong) Limited (the “**Bank**”) (“**New Card**”) by submitting the DBS Live Fresh Card Application Form (including Tertiary Student DBS Live Fresh Card Application Form) (“**Application Form**”) to the Bank during the period from 3 April 2024 to 2 July 2024 (“**Offer Period**”) and all supporting documents required by the Bank within one month from the date of application.
2. Unless otherwise specified, the Welcome Offer is applicable to “**New Customers**” and “Existing Customers” (collectively, the “Customers”). New Customers shall mean 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) issued by the Bank. “Existing Customers” shall mean 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 DBS Live Fresh Card issued by the Bank.
3. Under the Welcome Offer, Customers are entitled to the welcome gift set out below (“**Welcome Gift**”).

New Customers	Existing Customers
<p align="center"><b>Rewards Up to HK\$500:</b> HK\$350 InstaRedeem Discount, extra HK\$100 Cash Rebate and/or HK\$50 InstaRedeem Discount</p>	<p align="center">HK\$50 InstaRedeem Discount</p>
<p align="center"><b>Rewards Up to HK\$300 (Applicable to tertiary student’s applicant only):</b> HK\$150 InstaRedeem Discount, extra HK\$100 Cash Rebate and/or HK\$50 InstaRedeem Discount</p>	

4. Each Customer can enjoy the Welcome Offer once during the Offer Period. For the avoidance of doubt, if Customer has successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, he/she will only be entitled to redeem ONE Welcome Gift in respect of all applications submitted during the Offer Period.
5. Apart from Clause 6, 7 and 8 below, customers must download DBS Card+ mobile application (“DBS Card+”), register and activate DBS Card+ account and activate physical New Card within 2 month of the New Card issuance date in order to be eligible to the Welcome Gift. For the Customer who has already registered and activated DBS Card+, there is no need to register DBS Card+ again.
6. Terms and conditions applicable to HK\$350 InstaRedeem Discount & HK\$150 InstaRedeem Discount (Applicable to tertiary student’s applicant)

6.1 New Customers must accumulate retail spending (“**Eligible Spending**”) of designated amount (as set out in the table below) or completed certain transactions with the New card

(“**Spending Requirement**”) within 3 months of the New Card issuance date (“**Spending Period**”) in order to be eligible to the Welcome Gift.

<b>Spending Requirement</b>	<b>Welcome Gift</b>
HK\$4,800	HK\$350 InstaRedeem Discount
HK\$1,800 (Only applicable to New Customers who applied for the New Card via the Tertiary Student Live Fresh Card Application Form)	HK\$150 InstaRedeem Discount

6.2 The HK\$350 InstaRedeem Discount and HK\$150 InstaRedeem Discount will be awarded to the eligible New Customers via the red InstaRedeem button of DBS Card+ upon completing the spending as described in clause 6.3 with the New Card and when the spending displays on Spending page of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), retail transactions paid through e-Wallets and payment via “Pay & Transfer” function of DBS Card+, will not be considered as spending for pushing of the red InstaRedeem button.

6.3 The push way of InstaRedeem Discount:

6.3.1 The HK\$350 InstaRedeem Discount will be pushed to New Customer by sub-dividing into HK\$200 and HK\$150. HK\$200 and HK\$150 will be pushed automatically to the eligible New Customer after the eligible New Customer has completed a single retail spending transaction with amount of HK\$200 or above, and a single online spending transaction with amount of HK\$150 or above respectively. The eligible New Customer can use the InstaRedeem Discount received to set off the amount payable for that transaction via the InstaRedeem function of DBS Card+.

6.3.2 The HK\$150 InstaRedeem Discount will be pushed to New Customer by sub-dividing into 3 times of HK\$50. HK\$50 will be pushed automatically to the eligible New Customer after the eligible New Customer has completed a single retail/online spending transaction with amount of HK\$50 or above. The eligible New Customer can use the InstaRedeem Discount received to set off the amount payable for that transaction via the InstaRedeem function of DBS Card+.

6.4 If the eligible New Customer fails to complete transactions with the New Card to enjoy the InstaRedeem Discount within 3 months starting from the month of the New Card issuance date, he/she will be deemed to have forfeited the Welcome Gift. The Bank will not make any special arrangements and any forms of compensation.

6.5 For avoidance of doubt, please refer to the below example (applicable to HK\$350 InstaRedeem Discount):

Assume the New Card of the New Customer is issued on 8 April 2024. The New Customer downloads DBS Card+, registers and activates DBS Card+ account on 16 April 2024. The New Customer spends with the New Card on the following dates. The table below shows the InstaRedeem Discount awarded to the New Customer under this case:

Transaction Date	Transaction Amount	InstaRedeem Discount Pushed	Remarks
11 April 2024	HK\$850*	Nil	Has not activated DBS Card+
23 April 2024	HK\$199*	Nil	The amount for the push is HK\$200, the single retail transaction amount must be HK\$200 or above
25 April 2024	HK\$201*	HK\$200	-
2 May 2024	HK\$500*	Nil	One of the eligible transactions must be a single Online Spending of HK\$150 or above
20 June 2024	HK\$690^	HK\$150	-
	Total InstaRedeem Discount awarded	HK\$350	-

\*Non-online retail spending

^Online retail spending

Remarks: In terms of above example, No InstaRedeem Discount will be pushed for the spending from 8 July 2024 and onwards.

7. Terms and conditions applicable to Extra HK\$100 Cash Rebate:

7.1 New Customers who reload their Octopus via the Octopus Automatic Add-Value Services and the accumulated reloaded amount is HK\$1,000 or above or successfully apply for Flexi Shopping Programme (of any amount) with 12 to 60 monthly instalments with the New Card within the Spending Period are entitled to Extra HK\$100 Cash Rebate.

7.2 The Extra HK\$100 Cash Rebate will be credited to the New Card account of New Customers within 6 months upon the card issuance date and will be shown on the monthly statement.

8. Terms and conditions applicable to HK\$50 InstaRedeem Discount for New Customers and Existing Customers:
  - 8.1 New and Existing Customers are entitled to get HK\$50 InstaRedeem Discount (“**HK\$50 InstaRedeem**”) if they successfully activated the physical New Card via DBS Card+ within 2 months from card issuance date.
  - 8.2 The HK\$50 InstaRedeem will be awarded to the eligible Customers via the red InstaRedeem button of DBS Card+ upon completing a retail single spending transaction with amount of HK\$50 or above with the physical New Card and when the spending displays on Spending page of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), retail transactions paid through e-Wallets and payment via “Pay & Transfer” function of DBS Card+, will not be considered as spending for pushing of the red InstaRedeem button.
  - 8.3 The eligible Customer can use the HK\$50 InstaRedeem received to set off the amount payable for that transaction via the InstaRedeem function of DBS Card+. If the eligible Customer fails to complete transactions with the New Card to enjoy the HK\$50 InstaRedeem within 3 months starting from the month of the New Card issuance date, he/she will be deemed to have forfeited the Welcome Gift. The Bank will not make any special arrangements and any forms of compensation.
9. In order to receive push notification, eligible Customers must turn on the notification in the menu of DBS Card+ by clicking "More" icon, then choose "App & Security Settings" > "Push Notifications" > turn on InstaRedeem.
10. The InstaRedeem Discount as a Welcome Offer cannot be enjoyed in conjunction with other InstaRedeem promotion offers offered by the Bank and the merchants. If 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 the Welcome Offer, 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.
11. For the purpose of calculating Spending Requirement, “Eligible Spending” refers to any posted retail transactions (For a purchase under Card Interest-free Instalment Loan of Eligible Spending, only posted monthly instalments in the New Card account shall be counted). For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Spending: fund purchases, cash advances and relevant handling/administration fees, application fee/handling fee and add value of Octopus Automatic Add-Value Service (except for Extra Welcome Gift), casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, “Call-a-loan”, “Balance Transfer”, “Funds Transfer”, “Fee Based Instalment Programme”, monthly instalment amount of “Flexi Shopping Programme”, 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, insurance payment, tax payment, top up of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay), bill payment transactions (made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline, the “Pay and Transfer” function of the mobile application or any other means as specified by the Bank

from time to time), fund transfer transactions (made through the “Pay and Transfer” function of the mobile application or any other means as specified by the Bank from time to time), transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time.

12. Fulfillment of the Spending Requirement shall be calculated based on Eligible Spending conducted with each New Card successfully applied during the Offer Period. If New Customer has successfully applied for more than one New Card, Eligible Spending transactions conducted with different New Cards cannot be combined for the purpose of calculating fulfillment of the Spending Requirement. The amount of any Eligible Spending transactions conducted through any supplementary card under the New Card will be aggregated with that of the principal card of the New Card for the purpose of calculating fulfillment of the Spending Requirement.
13. If New Customer is successfully issued the Welcome Gift, but is not able to meet the Spending Requirement within the Spending Period, the Bank will debit the issued Welcome Gift amount (HK\$350 InstaRedeem Discount: debit HK\$200, HK\$150 or HK\$350, as the case may be, or HK\$150 InstaRedeem Discount (applicable to tertiary student’s applicant only) : debit HK\$50, HK\$100 or HK\$150, as the case may be) directly from New Customer’s New Card account after the end of the Spending Period without prior notice.
14. If Customer cancels his/her principal New Card mentioned above within 12 months from the date the account is opened, an administration fee equivalent to the face value or reference retail price of the welcome gift at the time of application will be charged to the relevant account without prior notice.
15. Welcome Gift is only available to 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 relevant Spending Period and when the Welcome Gift is issued. The Bank shall have the sole discretion in determining a Customer’s entitlement to the Welcome Gift.
16. Customers must keep the original receipt of each Eligible Spending transactions. In case of disputes about the entitlement of Welcome Gift, the Bank reserves the right to require the Customer to present the original receipt of the Eligible Spending transactions for verification. If there is any discrepancy between the Bank’s record and Customer’s receipt, the Bank’s record and determination shall be final and conclusive.
17. Entitlement to Welcome Offer is subject to there being no abuse/non compliance by the Customer, failing which the Bank will debit the value of the Welcome Offer from the Customer’s account without notice and/or take such action to recover any outstanding amounts.
18. During card application quality inspection, if the Bank finds the supporting documents (including but not limited to the front and back of Hong Kong Identity Card) provided by Customers are damaged, cropped (including Hong Kong Identity Card in both front and back of the see-through window), blurred or glared, regardless the application is approved instantly, the Bank has the right to require Customers to re-upload the relevant intact supporting documents to the Bank, otherwise the New Card would be suspended and Welcome Offer and Extra Reward (if applicable) will not be entitled.
19. The Bank may change these terms and conditions and/or modify or terminate the Welcome Offer. The Bank’s decision is final.

20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.