**The terms and conditions relating to this promotion campaign is available for download at our website (https://go.dbs.com/hk-pnt-oct26-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.**

**"Limited Time Offer on Pay & Transfer Function" Terms and Conditions**

1. "Limited Time Offer on Pay & Transfer Function" ("Promotion") is only applicable to the principal cardholders ("Cardholder") of DBS Credit Cards (excluding Business Cards) ("Applicable Credit Cards") issued by DBS Bank (Hong Kong) Limited ("The Bank").
2. The Promotion runs from 1 October 2026 to 30 November 2026, both dates inclusive ("Promotion Period").

3. During the Promotion Period, Cardholder can enjoy the below offers by meeting the designated requirements:
    i. Offer 1: Handling fee for transferring funds to the **personal** bank account or Fast Payment System ("FPS") **personal** account via Pay & Transfer function ("Pay & Transfer function") of DBS Card+ mobile application ("DBS Card+") ("Eligible Transfer") will be waived, and the amount of handling fee will be waived in the form of cash rebate ("Reward") for transferred amount up to HK$10,000 in each calendar month during the Promotion Period. For the avoidance of doubt, the transferred amount up to HK$10,000 is calculated by each DBS Card+ account, transferring funds to credit card account shall not be regarded as Eligible Transfer. The transferred amount over HK$10,000 will be charged handling fee as usual and posted to the Applicable Credit Cards. The total number of Reward for the Promotion is limited to the first 10,000 Eligible Transfers during the Promotion Period and is on first-come first-served basis. Quota full message will be shown on the DBS Card+ > Rewards > Marketing Offers > promotion page if quotas of the Reward is full. **For handling fee details, please refer to the section 4 of "Transaction Type" in "DBS Credit Card Fee Schedule". Please click here for details.**
    ii. Offer 2: Cardholders ("New Customer") who have never made any transactions to merchants that registered as Corporate under Hong Kong Interbank Clearing Limited Faster Payment System Addressing Service Registrations with any Applicable Credit Cards via DBS Card+ Pay & Transfer function, successfully make a single payment HK$100 or above to merchants that registered as Corporate under Hong Kong Interbank Clearing Limited Faster Payment System Addressing Service Registrations via Pay & Transfer function ("Eligible Transaction") with the Applicable Credit Card during the Promotion

Period, can enjoy HK$5 Cash Rebate ("Reward"). Each DBS Card+ account can enjoy the Reward for the first six Eligible Transactions, up to HK$30 Reward in total during the Promotion Period. The total number of Reward for the Promotion is limited to the first 10,000 Eligible Transactions during the Promotion Period and is on first-come first-served basis. Quota full message will be shown on the DBS Card+ > Rewards > Marketing Offers > promotion page if quotas of the Reward is full. For the avoidance of doubt, payments made to merchants by inputting the bank account number through Pay & Transfer function shall not be considered as Eligible Transaction (Only accept payments made to merchants by Scan & Pay – scanning FPS QR code, inputting FPS registered mobile number, email address or FPS ID).

iii. Offer 3: Handling fee for payment made to the registered Security Broker account under Hong Kong Interbank Clearing Limited Faster Payment System Addressing Service Registrations via Pay & Transfer function of DBS Card+ ("Eligible Payment") by Customer will be waived, and the amount of handling fee will be waived in the form of cash rebate ("Reward") for accumulated payment amount up to HK$10,000 in each calendar month during the Promotion Period. For the avoidance of doubt, the accumulated payment amount up to HK$10,000 in each calendar month is calculated by each DBS Card+ account, payment made to the Security Broker account via inputting bank account number shall not be regarded as Eligible Payment. The payment amount over HK$10,000 will be charged handling fee as usual and posted to the Applicable Credit Cards. The total number of Reward for the Promotion is limited to the first 10,000 Eligible Payments during the Promotion Period and is on first-come first-served basis. Quota full message will be shown on the DBS Card+ > Rewards > Marketing Offers > promotion page if quotas of the Reward is full. **For handling fee details, please refer to the section 4 of "Transaction Type" in "DBS Credit Card Fee Schedule". Please click here for details.**

4. **If Cardholder received Reward from Offer 3 of this Promotion, the Cardholder cannot enjoy the Reward from Offer 2 of this Promotion at the same time.**
5. Reward will be credited to Applicable Credit Cards at the time the Eligible Transfer, Eligible Transaction and/or Eligible Payment are charged to the Applicable Credit Card account and shown on the monthly statement.
6. For the avoidance of doubt, any Eligible Transfers, Eligible Transaction and/or Eligible Payment that are subject to cancellation, charge-back, return of goods and/or refund shall not be enjoy Reward.
7. Pay & Transfer function is bounded by terms and conditions. Please click here for details.
8. Unless otherwise specified, the Reward of this Promotion cannot be enjoyed in conjunction with other promotion offers offered by the Bank and the merchants. If Selected Customer's spending meets the requirements of other 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

Reward of this Promotion, the same spending cannot be awarded again under other promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.

9. Reward of this Promotion are only applicable to the Cardholder whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank as its sole discretion) during the Promotion Period and when Reward are issued. If the Cardholder is not eligible, the Bank reserves the right to stop issuing the Reward to the Cardholder.
10. Time and validity of any transactions and/or eligibility of a Cardholder to the Reward shall be determined by the Bank at its sole discretion based on the Bank's record. If there is any discrepancy between the record of transaction held by a Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholder.
11. Entitlement of Reward are subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Reward from the Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.