DBS Credit Card x Samsung Extra Welcome Offer of HK$400 Cash Rebate Promotion Terms and Conditions:

1. DBS Credit Card x Samsung Extra Welcome Offer of HK$400 Cash Rebate Promotion (the "Promotion") is only available to the new customers who have successfully applied to become the principal cardholder of DBS credit Card ("New Card") issued by DBS Bank (Hong Kong) Limited (the "Bank") by downloading DBS Card+ mobile application through the designated link (go.dbs.com/hk-sme-samsung-CP) ("DBS Card+") and submitting application via DBS Card+ or applying New Card via website at designated link (go.dbs.com/hk-sme-samsung) during the period from 1 September 2026 to 30 November 2026 ("Promotion Period") and submit all supporting documents required by the Bank within one month from the date of application ("New Customers").

2. New Customers refer to applicants who, during the approval process of the New Card, have not applied for, do not hold, or have not held and/or cancelled any DBS credit card principal card (including DBS co-branded cards, but excluding DBS corporate cards) issued by the Bank within the 12 months prior to the New Card application date.

3. Each New Customer who successfully applies for the New Card can enjoy an extra welcome offer of HK$400 cash rebate ("Extra Welcome Offer") once during the Promotion Period. Upon a single net spending of HK$400 or above at stores of Samsung in Hong Kong within 3 months the New Card issuance. The Extra Welcome Offer will be credited directly into the New Customer's New Card account within 6 months after the New Card issuance and will be shown on the monthly statement.

4. For the avoidance of doubt, the following types of transactions are not applicable for the calculation of Eligible Transactions:
   4.1 Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
   4.2 Any autopay, installment, unposted transactions, bill payment transactions made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline, transactions made via "Pay & Transfer" function in DBS Card+ app or any other means as specified by the Bank from time to time;
   4.3 All payment via eWallet (except for Apple Pay, Google Pay and Samsung Pay), all reloads of e-Wallet and Octopus Automatic Add-Value Service;
   4.4 Any other type of transaction as determined by the Bank from time to time.

5. 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.

6. 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.

7. 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.

8. 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.
9. 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.
10. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
11. 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-sme-samsung) 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.