

DBS Credit Card Designated Elite Merchant HK\$400 “InstaRedeem” Welcome Offer Promotion Terms and Conditions:

1. DBS Credit Card Designated Elite Merchant HK\$400 “InstaRedeem” Welcome Offer Promotion (the “**Promotion**”) is only available to the new customers (as defined in Clause 2) who have successfully applied to become the principal cardholder of DBS Live Fresh Card, 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 (“**DBS Card+**”) through the designated link or QR code displayed at Designated Elite Merchant’s stores (listed at go.dbs.com/hk-sme400) and submitting application via DBS Card+ during the period from 1 July 2026 to 31 December 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**” 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 DBS co-branded cards, but excluding DBS corporate cards) issued by the Bank.
3. During the Promotion Period, each New Customer who successfully applies for a New Card can enjoy an additional HK\$400 “InstaRedeem” Welcome Offer (“**Elite Welcome Offer**”) once, in addition to the corresponding welcome offers mentioned in the “DBS Credit Card Welcome Offer Terms and Conditions”. For the avoidance of doubt, if a new customer submits multiple application forms to the Bank for the same New Card, for all applications submitted during the Promotion Period, the new customer will receive the relevant Elite Welcome Offer once for the first submitted application. To enjoy the Elite Welcome Offer, the new customer must make a single retail spending transaction of HK\$400 or more with the New Card at the physical or online store of the same designated elite merchant where they download DBS Card+, within 3 months from the New Card issuance date. When the transaction is displayed on the spending page of DBS Card+, the Elite Welcome Offer will be granted to the new customer via the red “InstaRedeem” button pushed through DBS Card+. The new customer can use the received “InstaRedeem” amount to deduct the payable amount of that transaction through the “InstaRedeem” function of DBS Card+. The successful posting time of retail transactions and the time they display on the spending page of DBS Card+ are subject to individual merchant categories, and the processing time of merchants or third-party payment platforms.
4. New customer is **required to register for and activate a DBS Card+ account within 1 month after 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 making any retail spending transactions (whichever is earlier).**
5. If a New Customer fails to make any eligible transaction for Elite Welcome Offer within 3 months from the New Card issuance date, he/she is deemed to have forfeited the Elite Welcome Offer automatically. The Bank will not make any special arrangements and any forms of compensation.
6. The “InstaRedeem” as Elite Welcome Offer cannot be enjoyed in conjunction with other “InstaRedeem” promotion offers offered by the Bank and the merchants. If New Customer’s spending transaction 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.

7. Elite Welcome Offer is only available to New Customers whose New Card accounts are in good credit standing, remain valid, and have no overdue payments (as solely determined by the Bank) from the New Card's issuance date until the Elite Welcome Offer is provided.
8. Elite 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 Elite 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 Elite Welcome Offer from the New Customer's account without notice and/or take such action to recover any outstanding amounts.
10. When the Bank reviews New Customer information after New Card approval, if any damage, incomplete image (including identity documents number on the transparent window on both front and back), blurriness, or reflection is found on the supporting documents provided by the Customer (including but not limited to the front and back of identity documents), regardless of whether the application received immediate approval, the Bank reserves the right to require the New Customer to re-upload complete and intact relevant supporting documents to the Bank. Otherwise, the New Card will be suspended, and the New Customers will not be eligible for the Elite Welcome Offer.
11. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
12. 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-sme400) 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.