

DBS Credit Card x Subscription Service Extra Welcome Offer of HK\$100 cash rebate Promotion Terms and Conditions:

1. DBS Credit Card x Subscription Service Extra Welcome Offer of HK\$100 Promotion (the **"Promotion"**) is only available to the new customers 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"**) and submitting application via DBS Card+ mobile application (**"DBS Card+"**) or website during the period from 6 February to 31 May 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 co-branded cards, but excluding corporate cards) issued by the Bank.
3. New customers must spend with new card to make a spending of any amount once at the designated eligible subscription service that defined by the bank from time to time (**"Eligible Spending"**) during any two calendar months within four calendar months from the new card's issuance date (**"Spending Requirement"**) and download the DBS Card+ mobile application ("DBS Card+"), register, activate and login to the DBS Card+ account, and activate the physical New Card (**"Other Requirements"**) to enjoy HK\$500 cash rebate (**"Subscription Offer"**). If the New Customer has already registered and activated a DBS Card+ account at the time of New Card application, there is no need to register the DBS Card+ account again.

Designated eligible subscription service refers to:

4 Service Subscription Categories	Designated Eligible Service Subscription
Streaming Entertainment	Amazon Prime Video, Disney+, HBO Max, HULU, Joox, KKBOX, MOOV, myTV SUPER, Netflix, Now TV, Paramount+, Spotify, Viu, YOUKU, YouTube
Applications	Apple App Store, Google Play
AI & Other Tools	Adobe, Canva, Copy.ai, Deepseek, ElevenLabs, Grammarly, Grok, Jasper, KIMI, MANUS, Microsoft, Midjourney, Notion AI, ChatGpt, Otter.ai, Perplexity, Poe, Soundraw, Synthesia, Uber One, Writesonic, Zoom AI Companion
E-Commerce Platforms (Business Services)	Shopify, Shoptline

4. During the Promotion Period, each New Customer is only entitled to the relevant Subscription Offer once for each New Card application. For the avoidance of doubt, if a New Customer submits multiple application forms to the Bank for the same New Card, the Customer will only be entitled to the Subscription Offer for that New Card once across all applications submitted during the Promotion Period. If a New Customer successfully applies for more than one New Card on the same application form, the Bank will consider the first DBS Credit Card chosen by the New Customer during the application process as the New Customer's application, and the subsequent choices as Existing Customer's applications, and will then provide the relevant Extra Welcome Offer accordingly.
5. When calculating whether the Spending Requirement has been met, Eligible Spending will be calculated independently for each New Card successfully applied for during the Promotion Period. Even if a New Customer successfully applies for more than one New Card, Eligible Spending made with different New Cards cannot be combined to meet the Spending Requirement. The amount of any Eligible Spending transactions made with any supplementary card of the New Card will be combined with the Eligible Spending amount of the New Card's principal card to meet the Spending Requirement.
6. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transactions:
 - 6.1 Any transactions that are subject to cancellation, charge-back, unposted transactions, return of goods and/or refund;
 - 6.2 Payment via eWallet (including but not limited to Alipay, PayMe and WeChat Pay);
 - 6.3 Payment via "Pay & Transfer" function in DBS Card+;
 - 6.4 Any other type of transaction as determined by the Bank from time to time.
7. If the New Customer cancels the New Card within 12 months from the New Card's issuance date, the Bank will deduct the equivalent amount of the Subscription Offer already enjoyed from the New Customer's account without further notice.
8. The Subscription Offer is only applicable 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 Subscription Offer is provided. The Bank reserves the sole discretion to determine whether a New Customer is eligible for the Subscription Offer.
9. The Subscription Offer will be directly credited to the eligible New Customer's New Card account after the New Customer meets the relevant requirements, and no later than 6 calendar months after the New Card is issued.
10. New Customers must retain the original sales slips for every Eligible Spending transaction. If there is a dispute between the New Customer and the Bank regarding eligibility for the Subscription Offer, the Bank reserves the right to request the New Customer to submit the original sales slips for Eligible Spending transactions for verification. Submitted original sales slips will not be returned. If the Bank's records differ from the New Customer's sales slips, the Bank's records and decision shall be final and conclusive.

11. New Customers must not be involved in any abuse/violation to receive the Subscription Offer; otherwise, the Bank reserves the right to debit an amount equivalent to the Subscription Offer from the New Customer's account without further notice, and/or take action to recover any outstanding amount.
12. 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 New 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 Customer will not be eligible for the Subscription Offer .
13. The Bank may amend these terms and conditions and/or change or terminate the Subscription Offer. The Bank's decision shall be final.
14. If there is any inconsistency between the Chinese and English versions, the English version shall prevail.

The terms and conditions relating to this promotion campaign is available for download at our website (go.dbs.com/hk-sub2602-acq-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.

To borrow or not to borrow? Borrow only if you can repay!