

DBS Credit Card x Subscription Service Extra Welcome Offer of HK\$240 cash rebate

Promotion Terms and Conditions:

1. DBS Credit Card x Subscription Service Extra Welcome Offer of HK\$240 cash rebate (the "Promotion") is only available to the new customers (as defined in Clause 4)
2. The promotion period of this Promotion is from 1 June to 31 December 2026, both dates inclusive ("Promotion Period").
3. 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 DBS Bank (Hong Kong) Limited official ("The Bank") website during the period from 1 June 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**"), in addition to the corresponding welcome offer mentioned in the "DBS Credit Card Welcome Offer Terms and Conditions" can receive an extra HK\$240 "InstaRedeem" amount ("**Subscription Offer**").
4. "**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 credit cards (including co-branded cards, but excluding corporate cards) issued by the Bank within the 12 months prior to the New Card application date.
5. The Subscription Offer will be granted to new customers in 6 times of HK\$40, via a red "InstaRedeem" button pushed through DBS Card+ when a single retail spending transaction of HK\$40 or more for eligible subscription services ("Eligible Spending") designated by the Bank from time to time (details refer to Clause 6) is completed by the New Customer **within 7 calendar months** from the new card issuance date ("Spending Period"), and when the transaction appears on the spending page of DBS Card+. **New Customer can enjoy the HK\$40 "InstaRedeem" amount once per calendar month within the Spending Period.** New customers can use the received "InstaRedeem" amount to deduct the payable amount of that transaction via the "InstaRedeem" function in DBS Card+. The time for successful posting of retail transactions and their display on the DBS Card+ spending page depends on the individual merchant category, merchant, or third-party payment platform's processing time.
6. Designated eligible subscription service refers to:

5 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
Gaming Services	Apple Arcade, EA play, Google play pass, Humble Bundle, Nintendo Switch Online, Nvidia GeForce NOW, PlayStation plus, Xbox game pass, Ubisoft+

7. In order to enjoy the Subscription Offer, New Customer is **required to register for and activate a DBS Card+ account before conducting the Eligible Spending, and turn on the notification in the menu of DBS Card+ by selecting > “More” > “App & Security Settings” > “Push Notifications” > turn on “InstaRedeem”**
8. New Customer must **enjoy the Subscription Offer by 31 July 2027**. If New Customer fail to complete 6 Eligible Spending transactions of HK\$40 or above within the Spending Period to enjoy the Subscription Offer, he/she is deemed to have forfeited the Subscription Offer automatically. The Bank will not make any special arrangements and any forms of compensation.
9. During the Promotion Period, each New Customer is only entitled to the Subscription Offer once. For the avoidance of doubt, if a 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.
10. The InstaRedeem as Subscription Offer cannot be enjoyed in conjunction with other InstaRedeem promotion offers offered by the Bank and the merchants. If New 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 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.
11. 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 Customer's account without further notice.
12. 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 Customer's account without further notice, and/or take action to recover any outstanding amount.
13. 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.
14. 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.

15. 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 Subscription Offer.
16. The Bank may amend these terms and conditions and/or change or terminate the Subscription Offer. The Bank's decision shall be final.
17. 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-sub2606-acq-tnc) 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.