

Terms and Conditions for Promotion of DBS Electric Vehicle Personal Instalment Loan

1. DBS Electric Vehicle Personal Instalment Loan Promotion (the “**Promotion**”) commences from 1 April 2024 and ends on 31 May 2024, both dates inclusive (the “**Promotion Period**”).
2. Customers who successfully apply for Electric Vehicle Personal Instalment Loan (the “**Loan**”) offered by DBS Bank (Hong Kong) Limited (the “**Bank**”) via the Bank’s website, DBS Card+ mobile application (“**DBS Card+**”) or promotion hotline 2290 8111 of the Bank during the Promotion Period and draw down the approved Loan on or before 21 June 2024, will be awarded with the corresponding amount of supermarket cash coupon (“**Coupons**”) based on the Loan amount and repayment period set out in the below table:

Loan Amount	Coupon Amount	
	Repayment period of 36 months or below	Repayment period of 36 months above
HK\$100,000 to HK\$299,999	HK\$500	HK\$500
HK\$300,000 to HK\$499,999	HK\$1,000	HK\$1,000
HK\$500,000 to HK\$999,999		HK\$3,000
HK\$1,000,000 or above	HK\$3,000	HK\$7,700

3. Customers who provide proof for purchase of electric vehicle (including but not limited to purchase order, invoice and receipt) within 3 months after the end of the Promotion Period is entitled to the corresponding “InstaRedeem” amount (“**Extra Award**”) based on the Loan amount set out in the below table:

Loan Amount	Extra Award Amount
HK\$100,000 to HK\$299,999	HK\$500
HK\$300,000 to HK\$499,999	HK\$1,000
HK\$500,000 to HK\$999,999	HK\$3,000
HK\$1,000,000 or above	HK\$4,000

4. A redemption letter will be sent to the eligible customer by mail within 4 months after the end of the Promotion Period for the customer to redeem the Coupons at designated redemption center. Use of the Coupons is subject to the terms and conditions stipulated by the supplier.
5. The Extra Award will be awarded to the eligible customer via the red “InstaRedeem” button of DBS Card+ upon eligible customer spends with the Applicable Credit Card (as defined in Clause 6a) issued by the Bank during 1 October 2024 to 30 March 2025 (“**Extra Award Period**”) and when the spending is displayed on the spending page of DBS Card+.
6. To receive the Extra Award, customer must:
 - a. hold a valid principal credit card issued by the Bank (including Co-branded Cards, except Business Cards) (“**Applicable Credit Card**”), choose the DBS\$ Redemption Scheme under the DBS\$ Reward Scheme for that Applicable Credit Card, download DBS Card+, register and activate DBS Card+ account successfully, enable the “InstaRedeem” push notification of DBS Card+ on 31 August 2024. For customer who holds more than one valid principal credit card issued by the Bank on 31 August 2024, his/her Applicable Credit Card is by default based on the following priority:

Priority	Applicable Credit Card
1	DBS COMPASS VISA
2	DBS Black World Mastercard
3	DBS Eminent Card
4	DBS Live Fresh Card
5	DBS Black American Express Card

6	Manulife Credit Card
7	CABLE Power VISA
8	DBS Pay Less Visa Platinum Card
9	DBS ecPay VISA

For avoidance of doubt, if a customer holds DBS Black World Mastercard, DBS American Express Card and Manulife Credit Card on 31 August 2024 and successfully applies for DBS COMPASS VISA subsequently on 18 September 2024, his/her Applicable Credit Card is DBS Black World Mastercard by default;

- b. conduct retail spending (“**Eligible Spending**”) of amount in excess of the Extra Award amount to be pushed with the Applicable Credit Card during the Extra Award Period. For avoidance of doubt, taking the example above, if customer spends with credit cards other than DBS Black World Mastercard, no Extra Award will be entitled by the customer.
7. Based on the total amount of Extra Award entitled by the eligible customer, the Extra Award will be pushed automatically to the eligible customer, according to the number of times and amount set out in the table below, after the eligible customer has completed an Eligible Spending in excess of any available push amount with the Applicable Credit Card. The eligible customer can use the Extra Award received to set off the amount payable for the Eligible Spending via the “instaRedeem” function of DBS Card+.

Total Amount of Extra Award	Number of Times and Amount of Extra Award Pushed Each Time
HK\$500	1 time of HK\$500
HK\$1,000	2 times of HK\$500 each
HK\$3,000	6 times of HK\$500 each
HK\$4,000	8 times of HK\$500 each

8. For the purpose of this Promotion, the following types of transactions shall not be considered as Eligible Spending: cash advances and relevant handling/administration fees, application fee/handling fee of Octopus Automatic Add-Value Service (“AAVS”) and the value added to Octopus via AAVS, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, “Call-a-loan”, “Balance Transfer”, “Funds Transfer”, “Flexi-Shopping Programme”, retail transactions paid through e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay, but other than Apple Pay, Google Pay and Samsung Pay), payment via “Pay & Transfer” function of DBS Card+, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, insurance payment, tax payment, reload of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay), any bill payment transactions made via DBS iBanking/JET Payment Service of JETCO/24-hour Customer Services Hotline or any other means as specified by the Bank from time to time, transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time.
9. If an eligible customer does not complete the matters set out in Clause 6 on time, including but not limited to not holding a valid Applicable Credit Card or failing to complete the transaction that can enjoy the Extra Award with the Applicable Credit Card, he/she will be deemed to have forfeited the Extra Award or part thereof. The Bank will not make any special arrangements and any forms of compensation. For avoidance of doubt, please refer to the below examples:

Example 1 Assume an eligible customer (amount of Extra Award entitled is HK\$4,000) downloads DBS Card+, registers and activates DBS Card+ account on 16 June 2024, and spends with the Applicable Credit Card at retail stores on the following dates, the table below shows the amount of Extra Award awarded to the eligible customer under this case:

Transaction Date	Transaction Amount	“InstaRedeem” Amount Pushed	Remarks
23 June 2024	HK\$196.30	Nil	The Extra Award Period has not started
6 October 2024	HK\$257.50	HK\$100	
23 November 2024	HK\$84.80	Nil	Transaction amount is below the available push amount
15 April 2025	HK\$125.90	Nil	Beyond the Extra Award Period
Total amount of Extra Award awarded:		HK\$100	

Example 2 Assume an eligible customer (amount of Extra Award entitled is HK\$4,000) downloads DBS Card+, registers and activates DBS Card+ account on 18 September 2024, and spends with the Applicable Credit Card at retail stores on the following dates, the table below shows the amount of Extra Award awarded to the eligible customer under this case:

Transaction Date	Transaction Amount	“InstaRedeem” Amount Pushed	Remarks
23 September 2024	HK\$596.30	Nil	The Extra Award Period has not started
5 October 2024	HK\$635.20	Nil	Fail to download DBS Card+, register and activate DBS Card+ account on or before 31 August 2024
Total amount of Extra Award awarded:		HK\$0	

10. The Extra Award of this Promotion cannot be enjoyed in conjunction with other “InstaRedeem” promotion offers offered by the Bank and the merchants. If the customer’s Eligible Spending meets the 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 Eligible Spending. When the Eligible Spending has already been awarded in other “InstaRedeem” promotions, the same Eligible Spending cannot be awarded with the Extra Award again under this Promotion. In case of any disputes, the Bank reserves the right of final decision.
11. Coupons and Extra Award are only applicable to customers whose Loan accounts are in good standing and not in default (as determined by the Bank at its sole discretion). If the customer’s credit standing is unsatisfactory or the customer early repays the full amount of the Loan, the Bank reserves the right to stop issuing the Coupons and Extra Award or deduct the face value of the Coupons and Extra Award awarded to the customer from the relevant Loan account without prior notice.
12. The customer must keep the original receipt of each spending transaction. In case of disputes about the entitlement of the Extra Award, the Bank reserves the right to require the customer to present the original receipt of the spending transactions for verification. If there is any discrepancy between the Bank’s and the customer’s record, the Bank’s record and determination shall be final and conclusive.

13. The Bank may modify or terminate the Promotion and/or change these terms and conditions. The Bank's decision is final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.