

Personal Loan Referral Programme Terms and Conditions

1. Personal Loan Referral Programme (the “**Programme**”) runs from 1 October 2025 to 31 March 2026 (both dates inclusive) (“**Promotion Period**”), and is divided into 6 phases, a phase being each calendar month during the Promotion Period, details are as listed below:

Phase 1	From 1 October 2025 to 31 October 2025, both dates inclusive
Phase 2	From 1 November 2025 to 30 November 2025, both dates inclusive
Phase 3	From 1 December 2025 to 31 December 2025, both dates inclusive
Phase 4	From 1 January 2026 to 31 January 2026, both dates inclusive
Phase 5	From 1 February 2026 to 28 February 2026, both dates inclusive
Phase 6	From 1 March 2026 to 31 March 2026, both dates inclusive

2. To be eligible to participate in the Programme as referrer (the “**Referrer**”), he/she must be an existing Personal Loan customer or existing principal cardholder of DBS Bank (Hong Kong) Limited (the “**Bank**”).
3. To be eligible for the referral reward under the Programme (“**Referral Reward**”, as defined in clause 5 below), the Referrer must refer an eligible person (“**Referee**”, as defined in clause 4a below) to successfully apply for and drawdown an eligible personal loan (“**Eligible Loan**”, as defined in clause 4b below) in any phases during the Promotion Period. The Referee must successfully apply for an Eligible Loan in any phases during the Promotion Period and drawdown the Eligible Loan before the designated deadline of that phase (“**Loan Drawdown Period**”, as defined in clause 4c below) and at the time of applying for the Eligible Loan, he/she must provide the Referrer’s telephone number recorded in the Bank’s system.
4. For the purpose of the Programme:
 - a. Referee shall mean any person who does not hold a valid personal loan account with the Bank at the time of submission of the application for the Eligible Loan
 - b. Eligible Loan shall mean any loan that meets the requirements as described in the below table:

Loan Type	Loan Amount	Repayment Period
Personal Instalment Loan	HK\$200,000 or above	24 months or above
Debt Consolidation Loan	HK\$200,000 or above	24 months or above
Cashline Instalment Plan	HK\$200,000 or above	24 months or above
Cashline Revolving Loan	HK\$200,000 or above	Not applicable

c. Loan Drawdown Period shall mean the dates as described in the below table:

	Loan Drawdown Period
The successful application date of the Referee's Eligible Loan is within phase 1	The approved Loan within one calendar month from the application date of the Loan
The successful application date of the Referee's Eligible Loan is within phase 2	
The successful application date of the Referee's Eligible Loan is within phase 3	
The successful application date of the Referee's Eligible Loan is within phase 4	
The successful application date of the Referee's Eligible Loan is within phase 5	
The successful application date of the Referee's Eligible Loan is within phase 6	

5. The Referral Reward is HK\$700 "InstaRedeem" for each Referee. Regardless of the number of times the Referee has successfully applied for and drawn down the Eligible Loan during the Promotion Period, the Referrer can enjoy the Referral Reward once for each Referee.
6. The Referrer must ensure that the Referee welcomes this Programme before sharing with him/her the information. The Bank is not the sender of the information to any Referee, and will not assume any responsibility thereon.
7. The Referrer and Referee cannot be the same person. If a Referee is referred to the Bank by more than one Referrers and the Referee has successfully applied for and drawn down the Eligible Loan, only the first submission of Referee's application (as determined in accordance with the Bank's records) and the relevant Referrer will be eligible for the Referral Reward.
8. The Referral Reward will be awarded to the eligible Referrers via the red "InstaRedeem" button of DBS Card+ upon eligible Referrers spend with the Applicable Credit Card (as defined in Clause 9a) issued by the Bank during 1 October 2026 to 31 March 2027 ("**Reward Period**") and when the spending is displayed on the spending page of DBS Card+. Referrers can use the Referral Reward received to set off the amount payable for that transaction via the "InstaRedeem" function of DBS Card+.
9. To receive the Referral Reward, Referrers must:
 - a. hold a valid principal credit card issued by the Bank (including Co-branded Cards, except Business Cards) ("**Applicable Credit Card**"), download DBS Card+, register and activate DBS Card+ account successfully, enable the "InstaRedeem" push notification of DBS Card+ on 31 August 2026. For Referrer who holds more than one valid principal credit card issued by the Bank on 31 August 2026, 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
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For avoidance of doubt, if a Referrer holds DBS Black World Mastercard, DBS American Express Card and DBS Eminent Card on 31 August 2026 and successfully applies for DBS COMPASS VISA subsequently on 18 September 2026, his/her Applicable Credit Card is DBS Black World Mastercard by default;

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

Total Amount of Referral Reward	Number of Times of Push	Push Amount Each Time
HK\$700	3	1 time HK\$500, 2 times HK\$100
HK\$1,400	6	2 times HK\$500, 4 times HK\$100
HK\$2,100	5	4 times HK\$500, 1 time HK\$100
HK\$2,800	8	5 times HK\$500, 3 times HK\$100

The push amount each time is either HK\$500 or HK\$100. Other total amount of Referral Reward can be calculated accordingly.

11. For the purpose of this Programme, 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+, fund purchases, 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.
12. If an eligible Referrer does not complete the matters set out in Clause 9 on time, including but not limited to not holding a valid Applicable Credit Card or failing to complete the transaction that can enjoy the Referral Reward with the Applicable Credit Card, he/she will be deemed to have forfeited the Referral Reward. 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 Referrer (total amount of Referral Reward entitled is HK\$700) downloads DBS Card+, registers and activates DBS Card+ account on 16 August 2026, and spends with the Applicable Credit Card at retail stores on the following

dates, the table below shows the amount of Referral Reward awarded to the eligible Referrer under this case:

Transaction Date	Transaction Amount	"InstaRedeem" Amount Pushed	Remarks
23 August 2026	HK\$596.30	Nil	The Reward Period has not started
5 October 2026	HK\$435.20	HK\$100	
20 October 2026	HK\$567.50	HK\$500	
17 November 2026	HK\$84.80	Nil	Transaction amount is below the available push amount
15 April 2027	HK\$125.90	Nil	Beyond the Reward Period
Total amount of Referral Reward awarded:		HK\$600	

Example 2 Assume an eligible Referrer (total amount of Referral Reward entitled is HK\$700) downloads DBS Card+, registers and activates DBS Card+ account on 18 September 2026, and spends with the Applicable Credit Card at retail stores on the following dates, the table below shows the amount of Referral Reward awarded to the eligible Referrer under this case:

Transaction Date	Transaction Amount	"InstaRedeem" Amount Pushed	Remarks
23 August 2026	HK\$596.30	Nil	The Reward Period has not started
5 October 2026	HK\$635.20	Nil	Fail to download DBS Card+, register and activate DBS Card+ account on or before 31 August 2025
20 October 2026	HK\$167.50	Nil	ditto
Total amount of Referral Reward awarded:		HK\$0	

13. The Referral Reward of this Programme cannot be enjoyed in conjunction with other "InstaRedeem" promotion offers offered by the Bank and the merchants. If the Referrer's 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 spending. When the spending has already been awarded in other "InstaRedeem" promotions, the same spending cannot be awarded with the Referral Reward again under this Programme. In case of any disputes, the Bank reserves the right of final decision.
14. The Referrer must keep the original receipt of each spending transaction. In case of disputes about the entitlement of the Referral Reward for a spending transaction, the Bank reserves the right to require the Referrer to present the original receipt of the spending transactions for

verification. If there is any discrepancy between the Bank's and the Referrer's record, the Bank's record and determination shall be final and conclusive.

15. The Referral Reward is only applicable to Referrer whose personal loan account and/or credit card account is in good standing, remains valid and is not in default (as determined by the Bank at its sole discretion) during the Promotion Period and when the Referral Reward is issued. If the status of the Referrer's personal loan account and/or credit card account is unsatisfactory, the Bank reserves the right not to issue the Referral Reward or deduct the equivalent value of the Referral Reward from the relevant loan account and/or credit card account without prior notice.
16. Any fraud and/or abuse of the Programme by a Referrer (as determined by the Bank at its sole discretion) will result in forfeiture of the Referrer's eligibility to participate in the Programme and/or cancellation of all or part of the Referrer's account(s) with the Bank. The Bank reserves the right to deduct the equivalent value of any Referral Reward awarded inappropriately to a Referrer directly from the Referrer's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
17. The Bank may modify or terminate the Programme and/or change these terms and conditions. The Bank's decision is final.
18. The English version shall prevail if there is any inconsistency between the English and Chinese versions.