

Terms and Conditions for Application of Debt Consolidation Loan via DBS Card+ Promotion:

- 1. Application of Debt Consolidation Loan via DBS Card+ Promotion (the "Promotion") commences from 1 July 2025 and ends on 30 September 2025, both dates inclusive (the "Promotion Period").
- 2. The Promotion is only applicable to existing customers of DBS Bank (Hong Kong) Limited (the "Bank") who are principal credit card customers and/or personal loan customers ("Customers").
- 3. If a Customer does not currently hold a Debt Consolidation Loan (the "DC Loan") of the Bank and applies for the DC Loan via DBS Card+ during the Promotion Period, once he/she completes the application process successfully and obtains a loan application number in the "Application Submitted" page, he/she will be awarded with HK\$100 supermarket cash coupon ("Coupon").
- 4. Each Customer can only receive the Coupon once under this Promotion.
- 5. A redemption letter will be sent to the eligible Customer by mail within 7 months after the end of the Promotion Period for the Customer to redeem the Coupon at the designated redemption center. Use of the Coupon is subject to the terms and conditions stipulated by the supplier.
- 6. The Bank has the sole discretion to determine the eligibility of a Customer to participate in this Promotion and to be awarded with the Coupon. In case of any disputes, the Bank's decision is final.
- 7. The Bank may modify or terminate the Promotion and/or change these terms and conditions. The Bank's decision is final.
- 8. The English version shall prevail if there is any inconsistency between the English and Chinese versions.