

Terms and Conditions for DBS Tax Season Loan Promotion:

1. DBS Tax Season Loan Promotion (the “Promotion”) commences from 1 October 2025 and ends on 30 November 2025, both dates inclusive (the “Promotion Period”).
2. Customers of categories listed below who successfully apply for DBS Tax Season Loan (the “Loan”) offered by DBS Bank (Hong Kong) Limited (the “Bank”) during the Promotion Period and draw down the approved Loan within one calendar month from the application date of the Loan, will be awarded with cash rebate or supermarket cash coupon (“Coupons”) or “InstaRedeem” amount (respectively and collectively referred as “Rewards”).

	Repayment Period	12 months	18 months	24 months
	Loan Amount	Cash Rebate Amount ³		
DBS Treasures Customers*	HK\$100,000 to HK\$199,999	N/A		
	HK\$200,000 to HK\$499,999			
	HK\$500,000 to HK\$999,999			
	HK\$1,000,000 to HK\$1,499,999			
	HK\$1,500,000 or above	HK\$1,000	HK\$500	HK\$3,500
Selected Customers^	Repayment Period	12 months	18 months	24 months
	Loan Amount	“InstaRedeem” amount ⁴⁻⁹		
	HK\$100,000 to HK\$199,999	HK\$100		HK\$600
	HK\$200,000 to HK\$499,999	HK\$200	HK\$300	HK\$800
	HK\$500,000 to HK\$999,999	HK\$500		HK\$900
	HK\$1,000,000 to HK\$1,499,999	HK\$600		HK\$2,100
	HK\$1,500,000 or above	HK\$1,300		HK\$7,000
Normal Customers#	Repayment Period	12 months	18 months	24 months
	Loan Amount	Coupons Amount ¹⁰		
	HK\$100,000 to HK\$199,999	N/A		
	HK\$200,000 to HK\$499,999			
	HK\$500,000 to HK\$999,999			
	HK\$1,000,000 to HK\$1,499,999			
	HK\$1,500,000 or above	HK\$1,200		HK\$7,000

*Applicable to DBS Treasures Customers who is primary account holder only

^“Selected Customers” refers to customers who meet any of the following conditions:

- Whose nature of business are within specific segments including government, banking and finance, medical service, public utility, school and education, information and technology, communication and airline; or
- Holds a valid principal credit card issued by the Bank (except Business Cards); or
- Monthly income of HK\$60,000 or above

The Bank has the sole discretion to determine whether an eligible customer belongs to “Selected Customers”.

#“Normal Customers” refers to those customers who are neither DBS Treasures Customers nor “Selected Customers”

3. Cash rebate will be credited to the eligible customer’s DBS Treasures HKD Savings or Current Account within 3 months after the end of promotion period. Eligible customer must be a valid DBS Treasures customer at the time when the cash rebate is awarded, otherwise the Reward will be forfeited.
4. The “InstaRedeem” amount will be awarded to the eligible customers via the red “InstaRedeem” button of DBS Card+ upon eligible customers spend with the Applicable Credit Card (as defined in Clause 5a) issued by the Bank during 1 March 2026 to 31 August 2026 (“InstaRedeem Reward Period”) and when the spending is displayed on the spending page of DBS Card+. Customers can

use the “InstaRedeem” amount received to set off the amount payable for that transaction via the “InstaRedeem” function of DBS Card+.

5. To receive the “InstaRedeem” amount, customers must:
 - a. hold a valid principal credit card issued by the Bank (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 January 2026. For customer who holds more than one valid principal credit card issued by the Bank on 31 January 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

For avoidance of doubt, if a customer holds DBS Black World Mastercard, DBS American Express Card and DBS Eminent Card on 31 January 2026 and successfully applies for DBS COMPASS VISA subsequently on 18 February 2026, his/her Applicable Credit Card is DBS Black World Mastercard by default;

- b. Based on the total amount of Reward entitled by the eligible customer, the Reward 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 a transaction in excess of any available push amount with the Applicable Credit Card. The eligible customer can use the Reward received to set off the amount payable for that transaction via the “InstaRedeem” function of DBS Card+.

Total Amount of Reward	Number of Times of Push	Push Amount Each Time
HK\$500	1	HK\$500
HK\$700	3	1 time HK\$500, 2 times HK\$100
HK\$800	4	1 time HK\$500, 3 times HK\$100
HK\$2,000	4	HK\$500
HK\$3,500	7	HK\$500

6. For the purpose of this Promotion, the following types of transactions shall not be considered as “InstaRedeem” eligible transactions: 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.

7. If an eligible customer does not complete the matters set out in Clause 5 on time, including but not limited to not holding a valid Applicable Credit Card or failing to complete the transaction that can enjoy the “InstaRedeem” amount with the Applicable Credit Card, he/she will be deemed to have forfeited the 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 customer (eligible Reward is HK\$700) downloads DBS Card+, registers and activates DBS Card+ account on 16 January 2026, and spends with the Applicable Credit Card at retail stores on the following dates, the table below shows the amount of “InstaRedeem” amount awarded to the eligible customer under this case:

Transaction Date	Transaction Amount	“InstaRedeem” Amount Pushed	Remarks
23 January 2026	HK\$196.30	Nil	The InstaRedeem Reward Period has not started
6 March 2026	HK\$257.50	HK\$100	
23 March 2026	HK\$84.80	Nil	The transaction amount is below the available push amount
15 September 2026	HK\$125.90	Nil	Beyond the Reward Period
Total amount of Reward awarded:		HK\$100	

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

Transaction Date	Transaction Amount	“InstaRedeem” Amount Pushed	Remarks
23 February 2026	HK\$596.30	Nil	The InstaRedeem Reward Period has not started
5 March 2026	HK\$635.20	Nil	Fail to download DBS Card+, register and activate DBS Card+

			account on or before 31 January 2026
Total amount of Reward awarded:		HK\$0	

8. The “InstaRedeem” amount of this Promotion cannot be enjoyed in conjunction with other “InstaRedeem” promotion offers offered by the Bank and the merchants. If the customer’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 “InstaRedeem” amount again under this Promotion and vice versa. In case of any disputes, the Bank reserves the right of final decision.
9. The customer must keep the original receipt of each spending transaction. In case of disputes about the entitlement of the “InstaRedeem” amount, 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.
10. A redemption letter will be sent to the eligible customer by mail within 3 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.
11. Rewards 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 rights to stop issuing the Rewards or deduct the face value of the Rewards awarded to the customer from the relevant Loan account without prior notice.
12. The Bank may modify or terminate the Promotion and/or change these terms and conditions. The Bank’s decision is final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.