

DBS 信用卡 x 香港信用卡優惠網 HongKongCard.com - Card+額外迎新優惠 HK\$150 「一扣即享」之條款及細則：

1. DBS 信用卡 x HongKongCard.com - Card+額外迎新優惠 HK\$150 「一扣即享」（「**額外迎新優惠**」）只適用在 2026 年 2 月 1 日至 4 月 2 日期間（「**推廣期**」）經香港信用卡優惠網 HongKongCard.com 指定連結下載 DBS Card+ 手機應用程式（「DBS Card+」）並透過 DBS Card+ 向星展銀行（香港）有限公司（「**本行**」）遞交 DBS Live Fresh 信用卡、DBS Black World Mastercard、DBS COMPASS VISA 主卡或 DBS Eminent Card（包括 DBS Eminent Visa Signature Card 及 DBS Eminent Visa Platinum Card）（「**新卡**」）主卡申請表格及於申請日期後一個月內交回所需的全部證明文件並成功申請為新卡主要持卡人的新客戶（「**新客戶**」）。
2. 額外迎新優惠只適用於新客戶，新客戶指在新卡的批核過程中，沒有申請或並不持有、或在新卡的申請日期前 12 個月內未曾持有及/或沒有取消任何由本行發出的信用卡主卡（包括 DBS 聯營卡，DBS 商務卡則除外）的申請人。於推廣期內，每位新客戶只可享額外迎新優惠一次。為免產生疑問，如新客戶透過 DBS Card+ 向本行多次申請新卡並成功獲批核多於一張新卡，就所有在推廣期內的新卡申請而言，新客戶將只能獲贈額外迎新優惠一次。
3. 於推廣期內，每位新客戶只可享額外迎新優惠一次。為免產生疑問，如新客戶透過 DBS Card+ 向本行多次申請新卡並成功獲批核多於一張新卡，就所有在推廣期內的新卡申請而言，新客戶將只能獲贈額外迎新優惠一次。
4. 額外迎新優惠將在新卡發出後，當新客戶以新卡完成 HK\$150 或以上的單一零售簽賬交易（「**合資格交易**」），當該合資格交易顯示於 DBS Card+ 的簽賬版面時，經 DBS Card+ 推送的紅色「一扣即享」按鈕贈予合資格的新客戶。新客戶可按該紅色按鈕經 DBS Card+ 的「一扣即享」功能扣減該合資格交易的 HK\$150 應付金額（「**獎賞**」）。電子錢包（包括但不限於 PayMe、WeChat Pay 及支付寶）的增值及透過電子錢包付款（Apple Pay, Google Pay 或 Samsung Pay 除外）的零售交易或透過 DBS Card+ 的「繳款及轉賬」功能繳費及付款均不會被視為可獲推送紅色「一扣即享」按鈕的簽賬。
5. 如欲享獎賞，新客戶必須於進行合資格交易前登記、啟動及登入 DBS Card+ 帳戶，並於 DBS Card+ 的目錄選項內選擇 > 設定 > 推送通知 > 選擇開啟「一扣即享」獎賞。倘若新客戶於新卡發出日期後 3 個月內未有以新卡完成任何合資格交易及點擊「一扣即享」按鈕以享用獎賞，則當作放棄獎賞，本行恕不作出任何特別處理及任何形式的補償。賬單成功誌賬時間及顯示於 DBS Card+ 簽賬版面的時間須視乎個別商戶分類、商戶或第三方支付平台處理付款的時間。
6. 作為額外迎新優惠的「一扣即享」不能與本行和商戶舉辦的其他「一扣即享」推廣的獎賞同時享用。若現有客戶的交易同時符合其他「一扣即享」推廣獲享獎賞的要求，本行有權決定就該交易發放哪項獎賞。當交易已於額外迎新優惠下獲享獎賞，該交易則不可從其他「一扣即享」推廣再次獲享獎賞，反之亦然。如有任何爭議，本行保留最終決定權。
7. 額外迎新優惠**不適用**於經 DBS 信用卡流動推廣站透過 DBS Card+ 申請新卡及已獲贈 DBS 信用卡流動推廣站禮品的新客戶。

8. 獎賞只適用於在推廣期至給予獎賞期間，新卡戶口信用狀況良好、仍然有效及無欠繳（概由本行全權酌情決定）之新客戶。若新客戶的新卡戶口狀況欠佳，本行保留取消新客戶參與額外迎新優惠的資格及/或享受獎賞的權利。
9. 新客戶獲享獎賞的資格，將由本行按其交易紀錄全權酌情決定。新客戶必須保留任何簽賬的簽賬存根正本。如有爭議，本行保留權利要求新客戶提供有關簽賬存根正本、其他文件或證據以作核實。已遞交的簽賬存根、文件及/或證據將不獲發還。如就任何簽賬，本行的紀錄與新客戶的紀錄不符，本行的紀錄將為決定性並對新客戶具有約束力。
10. 新客戶必須不涉及任何濫用/違規，方可獲得獎賞，否則本行將從新客戶的戶口扣除獎賞的等值金額而無須另行通知，及/或採取行動以追討任何未償付金額。
11. 本行可修訂本條款及細則及/或更改或終止額外迎新優惠。本行的決定為最終定論。
12. 如中、英文版本有不一致之處，概以英文版本為準。

DBS Credit Cards x HongKongCard.com - Card+ Extra Welcome Offer of HK\$150

InstaRedeem Terms and Conditions:

1. DBS Credit Cards x HongKongCard.com - Card+ Extra Welcome Offer of HK\$150 InstaRedeem (“**Extra Welcome Offer**”) is only available to new customers (“**New Customers**”) who have successfully applied DBS Live Fresh, 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**”), by downloading DBS Card+ mobile application (“**DBS Card+**”) via designated link from HongKongCard.com and submitting the New Card principal card application through DBS Card+ to the Bank during the period from 1 February to 2 April 2026 (“**Promotion Period**”) and all supporting documents required by the Bank within one month from the date of application to become the principal cardholder of New Card.
2. The Extra Welcome Offer is only applicable to New Customers. New Customers mean those applicants who during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards, exclusion business card) issued by the Bank.
3. Each New Customer can enjoy the Extra Welcome Offer once during the Promotion Period. For the avoidance of doubt, if a New Customer has successfully applied for more than one New Card with the Bank by making multiple applications through DBS Card+, he/she will only be entitled to redeem the Extra Welcome Offer once in respect of all applications submitted during the Promotion Period.
4. The Extra Welcome Offer will be awarded to the New Customers after the New Card was issued via the red InstaRedeem button of DBS Card+ upon completing a single retail spending with New Card of HK\$150 or above (“**Eligible Spending**”) and when that Eligible Spending is displayed on Spending of DBS Card+. The New Customer can press the red button to off-set HK\$150 of the payable amount (“**Offer**”) for that Eligible Spending via the InstaRedeem function of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay). Spending paid through e-Wallets (except Apple Pay, Google Pay or Samsung Pay) and payment via “Pay & Transfer” function of DBS Card+ **will not be considered as** Eligible Spending for pushing of the red InstaRedeem button.
5. In order to enjoy the Offer, New Customers are required to **register for, activate and login DBS Card+ accounts , and turn on the notification in the menu of DBS Card+ by selecting Setting > Push Notification > InstaRedeem before conducting the Eligible Spending**. If a New Customer has not completed any Eligible Spending and presses the InstaRedeem button for redeeming the Offer within 3 months after the New Card was issued, he/she will be deemed to have forfeited the Offer. The Bank will not make any

special arrangements and any forms of compensation. The time for posting of transaction and displaying the transaction on DBS Card+ Spending will be depended on the merchant category, payment processing time of merchant or payment gateway.

6. The InstaRedeem as an Extra Welcome Offer cannot be enjoyed in conjunction with other InstaRedeem promotion offers offered by the Bank and the merchants. If Existing 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 under the Extra Welcome Offer, 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.
7. Extra Welcome Offer is **not applicable** for those New Customers who applied the New Card through DBS Card+ at our DBS Credit Card mobile promotion booth and have received the gift offered by DBS Credit Card mobile promotion booth.
8. The Offer is only applicable to New Customers whose New Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Offer is issued. If the status of a New Customer's New Card account is not in good standing, the Bank reserves the right to disqualify the New Customers from participating in the Promotion and/or enjoying the Offer.
9. The Offer entitled by New Customers shall be determined by the Bank at its sole discretion based on the Bank's record. New Customers must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require New Customers to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and New Customers' record of any transaction, the Bank's record shall prevail.
10. Entitlement to Offer is subject to there being no abuse/non compliance by the New Customers, failing which the Bank will debit the value of Offer from the New Customers' account without notice and/or take such action to recover any outstanding amounts.
11. The Bank may change these terms and conditions and/or modify or terminate the Extra Welcome Offer. The Bank's decision is final.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.