

DBS Credit Card Singapore Airlines Extra Welcome Offer of HK\$500 InstaRedeem Discount Promotion Terms and Conditions:

1. DBS Credit Card Singapore Airlines Extra Welcome Offer HK\$500 InstaRedeem Discount Promotion (the "Promotion") is only available to the new customers who have successfully applied to become the principal cardholder of DBS Live Fresh Card (except Tertiary Student applicants), 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+") through the designated link (go.dbs.com/hk-sia24-acq-cardplus) and submitting application via DBS Card+ or applying New Card via website at designated link (go.dbs.com/hk-sia24-acq-en) during the period from 22 February 2024 to 13 March 2024 ("Promotion Period") and submit all supporting documents required by the Bank within one month from the date of application ("New Customers").
2. 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) issued by the Bank.
3. Each New Customer can enjoy an extra welcome offer of HK\$500 InstaRedeem Discount ("Extra Welcome Offer") once during the Promotion Period. 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 the New Customer completing a single spending at Singapore Airlines website/mobile application with New Card of HK\$500 or above ("Eligible Spending") and when that Eligible Spending is displayed on the Spending page of DBS Card+. The New Customer can press the red button to off-set HK\$500 of the amount payable 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 spending for pushing of the red InstaRedeem button.
4. In order to enjoy the Extra Welcome Offer, New Customer is required to register for and activate a DBS Card+ account within 1 month of the New Card issuance date, and turn on the notification in the menu of DBS Card+ by selecting > "More" > "App & Security Settings" > "Push Notifications" > turn on InstaRedeem before conducting the Eligible Spending.
5. New Customers must enjoy the Extra Welcome Offer within 3 months after the New Card issuance date. If the New Customer has not made any Eligible Spending to enjoy the Extra Welcome Offer after 3 months from the New Card issuance date, he/she is deemed to have forfeited the Extra Welcome Offer automatically. The Bank will not make any special arrangements and any forms of compensation.
6. The InstaRedeem Discount as an Extra Welcome Offer cannot be enjoyed in conjunction with other InstaRedeem promotion offers offered by the Bank and the merchants. If Customer's spending meets the award 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 this Promotion, 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. 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 the above designated DBS Card+ or website, he/she will only be entitled to redeem the Extra Welcome Offer by the first approved New Card in respect of all applications submitted during the Promotion Period.
8. Extra Welcome Offer is only available to New Customers whose New Card accounts are determined in the sole discretion of the Bank to be in good standing, remain valid and not in default during the period from New Card issuance date to issuance of the Extra Welcome Offer. The Bank shall have the sole discretion in determining a New Customer's entitlement to the Extra Welcome Offer.
9. Entitlement to the Extra Welcome Offer is subject to there being no abuse/non compliance by the New Customer, failing which the Bank will debit the value of the Extra Welcome Offer from the New Customer's account without notice and/or take such action to recover any outstanding amounts.
10. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
11. The English version shall prevail if there is any inconsistency between the English and Chinese versions.