

“Flexi Shopping Programme Offers – SUNING Hong Kong” Terms and Conditions

General Terms and Conditions:

1. “Flexi Shopping Programme Offers – SUNING Hong Kong” (“Promotion”) is only applicable to the principal cardholder of DBS Credit Card and Co-branded Cards (excluding DBS Live Fresh Card, Business Card and Private Label Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”) (“Eligible Customer”).
2. The Promotion runs from 1 November 2021 to 31 December 2021, both dates inclusive (“Promotion Period”).
3. The Promotion is bound by the terms and conditions for Flexi-Shopping Programme, for details, please refer to <https://cards.dbs.com.hk/en/flexishopping/TNC.html>.
4. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
5. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

“Up to HK\$200 Handling Fee Rebate” Terms and Conditions:

1. During the Promotion Period, Eligible Customer spend and successfully applied for 6/12-month Flexi Shopping Programme after a transaction made with Applicable Credit Card at SUNING Hong Kong (“Eligible Instalment Transaction”) can enjoy a handling fee rebate (“Fee Rebate”) once. Each Eligible Customer is entitled to receive maximum HK\$200 Fee Rebate and entitled to the Fee Rebate once only during the Promotion Period. Fee Rebate is only applicable to the first Eligible Instalment Transaction during Promotion Period. Successfully applied for the Eligible Instalment Transaction means the first Instalment is displayed on Timeline of DBS Card+ mobile application (“DBS Card+”) or showed in credit card statement.
2. Fee Rebate will be rebated to the Eligible Customers through InstaRedeem at the time the first instalment of the Eligible Instalment Transaction (“First Instalment”) is charged to the Applicable Credit Card account. When the First Instalment is charged and displayed on Timeline of DBS Card+, Eligible Customers will receive an InstaRedeem push notification with an amount equal to the one-off handling fee payable for the Eligible Instalment Transaction (“Handling Fee InstaRedeem”). Eligible Customers can use Handling Fee InstaRedeem to set off the one-off handling fee payable for such Eligible Instalment Transaction. In order to receive Handling Fee InstaRedeem, InstaRedeem push notification of DBS Card+ must be enabled.
3. Handling Fee InstaRedeem must be used within 1 month after the end of Promotion Period at the latest (“Valid Period”). Unused Handling Fee InstaRedeem after the Valid Period will be forfeited. The Bank will not make any special arrangements and any forms of compensation.
4. For the purpose of this Promotion, since only Eligible Customers who choose to participate in DBS\$ Redemption Scheme under the DBS\$ Reward Scheme are able to use the InstaRedeem function of DBS Card+, Eligible Customers who choose the DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme or Eligible Customers who change his/her spending reward to DBS\$ Cash Rebate Scheme during

the Promotion Period are not entitled to the Handling Fee InstaRedeem. The Bank will not make any special arrangements to rebate the handling fee to such Eligible Customers.

5. The Fee Rebate is only applicable to the Eligible Customers whose Applicable Credit 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 Handling Fee InstaRedeem is issued. If the status of Eligible Customer's Applicable Credit Card account is not in good standing, the Bank reserves the right to stop issuing the Fee Rebate to the relevant Eligible Customer.

6. The Handling Fee InstaRedeem of this Promotion cannot be enjoyed in conjunction with the offer of other InstaRedeem promotions of the Bank. If Cardholder's Eligible Instalment Transaction has already been rewarded in other InstaRedeem promotion, he/she can no longer receive the rebate from this Promotion. In case of any disputes, the Bank reserves the right of final decision.

7. Entitlement of the Fee Rebate is subject to there being no abuse or non-compliance by the Eligible Customers, failing which the Bank will debit the values of the Fee Rebate from the Eligible Customer's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.

“Flexi Shopping Flagship Smartphone Lucky Draw” Terms and Conditions:

1. During the Promotion Period, Eligible Customer spend and successfully applied for 6/12-month Flexi Shopping Programme after a transaction made with Applicable Credit Card at SUNING Hong Kong (“Eligible Instalment Transaction”) can be entitled to one lucky draw chance automatically (“Lucky Draw”). Successfully applied for the Eligible Instalment Transaction means the first Instalment is displayed on Timeline of DBS Card+ mobile application or showed in credit card statement.

2. The Lucky Draw will be held on or before 15 February 2022 and the winner will be randomly drawn by the computer. Eligible Customer can check the Lucky Draw result and redemption detail on DBS website (<https://www.dbs.com.hk/personal/credit-cards/announcement.page?pid=hk-personal-cardfooter#>) after 22 February 2022. The bank will notify the winner via SMS or email within 3 months after the end of the Promotion Period. The winners must follow the instructions to redeem the prizes. Details of Lucky Draw prizes (the “Prize”) are as follows:

| | Prize | Quantity |
|--------------|---|----------|
| Grand Prize | iPhone 13 Pro Max 128GB Sierra Blue (Suggested Retail Price: HK\$9,399) | 5 pcs |
| Second Prize | Apple Watch Series 7 GPS, 45mm Midnight Aluminum Case with Midnight Sport Band (Suggested Retail Price: HK\$3,399) | 5 pcs |
| Third Prize | AirPods (3rd generation) (Suggested Retail Price: HK\$1,499) | 10pcs |

3. Prize is only applicable to Eligible Customer whose Applicable Credit 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 Prize is rewarded. If the status of an Eligible Customer's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Eligible Customer from receiving the Prize.

4. If the Prize is out of stock, the Bank has the right to provide Eligible Customer with an alternative gift without further notice.

5. If the Prize has been given to the Eligible Customer but Eligible Customer cancel the transaction of Eligible Instalment Transaction, the Bank reserves the right to disqualify Eligible Customer from enjoying the Prize and debit the value of the Prize from the Eligible Customer's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.

6. Participation in the Lucky Draw is subject to there being no abuse / non-compliance by the Eligible Customer, failing which the Bank will debit the value of the Prize from the Eligible Customer's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.

7. The Bank is not the supplier of the Prize or the description, photos or suggested retail price (if any) in relation to the Prize published in our marketing materials (which are intended to be for reference only). Any enquiry, claim or complaint in relation to the quality or availability of the Prize or the accuracy of any of the aforementioned information contained in the marketing materials shall be directed to the relevant supplier. The Bank shall assume no liability in respect thereof.