

“Flexi Shopping Programme Tax Payment Offers” Terms and Conditions

General Terms and Conditions:

1. “Flexi Shopping Programme Tax Payment Offers” (“Promotion”) is only applicable to the principal cardholder of DBS Credit Card and Co-branded Cards (excluding DBS Business Card and Private Label Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”) (“Eligible Cardholder”).
2. The Promotion runs from 19 November 2021 to 31 January 2022, 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.

“Free trial of Flexi Shopping 6-month Interest-free Instalment and no handling fee” Terms and Conditions:

1. During the Promotion Period, the first 3,000 Eligible Cardholders who successfully applied for 6-month Flexi Shopping Programme (This programme is an interest-free instalment program) via DBS Card+ mobile application (“DBSCard+”) after a tax payment transaction made with Applicable Credit Card (“Eligible 6-month Instalment Transaction”) can enjoy a full handling fee rebate (“Fee Rebate”) once. Each Eligible Cardholder is entitled to the Fee Rebate once only during the Promotion Period. Fee Rebate is only applicable to the first Eligible 6-month Instalment Transaction during Promotion Period. Successfully applied for the Eligible 6-month Instalment Transaction means the first Instalment is displayed on Timeline of DBS Card+ or showed in credit card statement. Quota full message will be shown on the Bank website if quota of the Fee Rebate is full.
2. Fee Rebate will be rebated to the Eligible Cardholders through InstaRedeem at the time the first instalment of the Eligible 6-month 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 Cardholders will receive an InstaRedeem push notification with an amount equal to the one-off handling fee payable for the Eligible 6-month Instalment Transaction (“Handling Fee InstaRedeem”). Eligible Cardholders can use Handling Fee InstaRedeem to set off the one-off handling fee payable for such Eligible 6-month Instalment Transaction. In order to receive Handling Fee InstaRedeem, InstaRedeem push notification of DBSCard+ 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 Cardholders who choose to participate in DBS\$ Redemption Scheme under the DBS\$ Reward Scheme are able to use the InstaRedeem function of

DBS Card+, Eligible Cardholders who choose the DBS\$ Cash Rebate Scheme under the DBS\$ Reward Scheme or Eligible Cardholders 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 Cardholders.

5. The Fee Rebate is only applicable to the Eligible Cardholders 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 Cardholder'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 Cardholder.

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 Cardholders, failing which the Bank will debit the values of the Fee Rebate from the Eligible Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.

“Flexi Shopping Tax Payment Lucky Draw” Terms and Conditions:

1. During the Promotion Period, Eligible Cardholder who successfully applied for 6 or 12-month Flexi Shopping Programme (This programme is an interest-free instalment program) via DBS Card+ after a transaction made with Applicable Credit Card for Tax payment (“Eligible Instalment Transaction”) can be entitled to one lucky draw chance automatically (“Lucky Draw”). Eligible Cardholders can enjoy double lucky draw chances for the successful application of Eligible Instalment Transaction from 19 November 2021 to 31 December 2021. Successfully applied for the Eligible Instalment Transaction means the first Instalment is displayed on Timeline of DBS Card+ or showed in credit card statement.

2. The Lucky Draw will be held on or before 8 April 2022 and the winner will be randomly drawn by the computer. Eligible Cardholder 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 15 April 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	14" MacBook Pro - Apple M1 Pro - 512GB SSD (MKGP3ZP/A) (Suggested Retail Price: HK\$15,999)	1 pc
Second Prize	iPhone 13 Pro Max 128GB (Suggested Retail Price: HK\$9,399)	2 pcs
Third Prize	iPad mini Wi-Fi 64GB (Suggested Retail Price: HK\$3,999)	6 pcs

3. Prize is only applicable to Eligible Cardholder 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 Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Eligible Cardholder from receiving the Prize.

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

5. If the Prize has been given to the Eligible Cardholder but Eligible Cardholder cancel the transaction of Eligible Instalment Transaction, the Bank reserves the right to disqualify Eligible Cardholder from enjoying the Prize and debit the value of the Prize from the Eligible Cardholder'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 Cardholder, failing which the Bank will debit the value of the Prize from the Eligible Cardholder'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.