



(以下推廣優惠的條款及細則只適用於2025年11月1日至2025年11月30日)

「迅用錢」計劃推廣優惠的條款及細則：

一般條款及細則

- 「迅用錢」推廣（「**本推廣**」）的推廣期已顯示/列印於本網頁/宣傳品上，首尾兩天包括在內（「**推廣期**」）。
- 本推廣只適用於持有由星展銀行(香港)有限公司（「**本行**」）發出的DBS信用卡及聯營卡（不包括DBS商務卡）（「**適用信用卡**」）的主要持卡人（「**持卡人**」）。
- 持卡人於推廣期內以適用信用卡透過本行的信用卡「Instant Cash」網頁或DBS Card+手機應用程式申請Instant Cash的「迅用錢」（「**網上套現**」），若符合下述相關要求，可獲享相對應的現金回贈（「**現金回贈**」）。
- 就本推廣而言，「迅用錢」的提取現金金額、貸款本金金額、實際年利率、每月還款額及分期期數以申請確認信上所載為準。提取現金金額的計算方法為：如網上套現沒有包括整合/取消現有的「迅用錢」，則提取現金金額等於「迅用錢」貸款本金金額。如網上套現包括整合/取消現有的「迅用錢」，則提取現金金額等於新「迅用錢」貸款本金金額扣除被取代「迅用錢」的貸款本金餘額。
- 現金回贈將於推廣期完結後6個月內直接存入持卡人的相關適用信用卡戶口，並顯示於月結單上。本行有權決定現金回贈存入持卡人的任何一個適用信用卡戶口內。現金回贈不能兌換現金或用作繳付月結單最低付款額之用。
- 申請及使用「迅用錢」須受信用卡分期貸款之條款及細則約束，詳情請參閱go.dbs.com/hk-cal-tnc。
- 本推廣只適用於在推廣期內至本行發放現金回贈時，適用信用卡戶口信用狀況良好（由本行全權酌情決定）、仍然有效及無欠繳的持卡人。若持卡人的適用信用卡戶口狀況欠佳，本行保留取消持卡人參與本推廣及/或獲享現金回贈的資格。如有任何爭議，本行保留最終決定權。
- 持卡人不得濫用本推廣或違反本推廣的規定，否則本行將在不作通知下從持卡人的戶口扣除現金回贈及/或採取行動以追討有關金額。
- 本行可以修改本條款及細則及/或更改或終止本推廣。本行的決定為最終決定。
- 如中、英文版本不一致，概以英文版本為準。
- 本推廣之條款及細則在推廣期完結後一個月內仍可供查閱。

指定條款及細則

「迅用錢」網上套現享高達HK\$6,200「現金回贈」優惠：

- 若持卡人成功網上套現，而獲批核及提取的「迅用錢」的提取現金金額及分期期數達以下指定要求（「**合資格貸款**」），可獲享相對應的現金回贈。於推廣期內，每筆合資格貸款於本推廣最高可獲享的總現金回贈金額為HK\$6,200。

提取現金金額	現金回贈			
	分期期數 12-18個月	分期期數 24-36個月	分期期數 42-54個月	分期期數 60個月
港幣\$30,000 – 港幣\$59,999	港幣\$100	港幣\$200	港幣\$400	港幣\$600
港幣\$60,000 – 港幣\$149,999	港幣\$150	港幣\$400	港幣\$600	港幣\$1,200
港幣\$150,000 – 港幣\$299,999	港幣\$300	港幣\$600	港幣\$1,200	港幣\$2,200
港幣\$300,000 – 港幣\$499,999	港幣\$600	港幣\$1,200	港幣\$2,200	港幣\$3,500
港幣\$500,000或以上	港幣\$1,200	港幣\$2,000	港幣\$3,500	港幣\$6,200

- 如持卡人於推廣期內有多於一項合資格貸款，所得的現金回贈以每項合資格貸款分開獨立計算。

網上套現及永久性提高總信用額享高達HK\$400現金回贈：

- 推廣期內，持卡人成功網上套現的同時成功申請永久性提高總信用額，而獲批核及提取的「迅用錢」的提取現金金額達以下指定要求，可額外獲享相對應的現金回贈。

提取現金金額	分期期數(如適用)	現金回贈
HK\$50,000 – HK\$99,999 + 永久性提高總信用額	12 - 60 個月	HK\$200
HK\$100,000 或以上 + 永久性提高總信用額		HK\$400

- 持卡人於本推廣期內只可額外享此現金回贈1次，並以推廣期內首次成功申請永久性提高總信用額時獲批核及提取的「迅用錢」的提取現金金額計算應得現金回贈金額。
- 如持卡人成功申請永久性提高總信用額在本推廣下已獲享現金回贈，則不可在本行其他提升總信用額推廣中再次獲享獎賞。



(The following Terms and Conditions are only applicable for November 1 - 30, 2025)

Terms and Conditions for the Promotion Offer of “Call-a-loan” Service

General Terms and Conditions

1. The promotional period for “Call-a-loan” Service promotion offer (“**Promotion**”) is printed on the leaflet/stated at the website (both dates inclusive) (“**Promotion Period**”).
2. The Promotion is only applicable to the principal cardholders (“**Principal Cardholders**”) of DBS Credit Cards and Co-branded Cards (excluding Business Cards) (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (“**the Bank**”).
3. During the Promotion Period, Principal Cardholders who have successfully applied for the "Call-a-loan" service using an Applicable Credit Card through DBS “Instant Cash” promotional page or DBS Card+ mobile application (“**Online Cash-out**”) and fulfill the below requirement can receive the respective cash rebate (“**Cash Rebate**”).
4. For this Promotion, the “Cash out amount of the loan approved”, "Loan Principal Amount", “Preferential APR”, "Monthly Instalment Amount" and "Number of Instalments" will follow the details stated on the application confirmation letter. The “Cash out amount of the loan approved” is defined as: If the “Call-a-loan” service is applied for without consolidation or early repayment of an existing loan, the “Cash out amount of the loan approved” equals to Loan Principal amount. If the “Call-a-loan” service is applied for with consolidation or early repayment of an existing loan, “Cash out amount of the loan approved” equals to “New loan principal amount” minus “Replaced loan remaining principal amount”.
5. The Cash Rebate will be credited to the Principal Cardholder’s Applicable Credit Card account within 6 months after the end of the Promotion Period and shown in the monthly statement. If a Principal Cardholder has more than 1 Applicable Credit Card, the Bank reserves the right to decide which Applicable Credit Card account to credit the Cash Rebate. The Cash Rebate cannot be redeemed for cash or used to offset or settle the minimum payment of monthly statement.
6. The application and use of “Instant Cash” is subject to the Terms and Conditions of the Card Instalment Loan. For details, please refer to go.dbs.com/hk-cal-tnc.
7. The Promotion is only applicable to Principal 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 both the Promotion Period and when the Cash Rebate is issued. If a Principal Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Principal Cardholder from participating in the Promotion and/or receiving the Cash Rebate.
8. Participation in the Promotion is subject to there being no abuse or non-compliance by the Principal Cardholder, failing which the Bank will debit the values of the Cash Rebate from the Principal Cardholder’s account without notice and/or take such action to recover any outstanding amounts.
9. The Bank reserves the right to change these terms and conditions and/or modify or terminate the Promotion at any time. The Bank’s decision regarding the Promotion will be final in all cases.
10. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
11. The Terms and Conditions of the promotion will remain accessible up to one month after the end of the Promotion.

Specified Terms and Conditions

Get up to HK\$6,200 Cash Rebate with "Call-a-loan" Online Cash Instalment Service Promotion

12. Principal Cardholders who have successfully completed an Online Cash-out for a “Call-a-loan” and fulfill the below requirement (“**Eligible Loan**”) can receive the respective Cash Rebate. During the Promotion Period, the maximum Cash Rebate per customer under this Promotion is HK\$6,200.

Cash out amount of the loan approved	Cash Rebate			
	Number of Instalments 12-18 months	Number of Instalments 24-36 months	Number of Instalments 42-54 months	Number of Instalments 60 months
HK\$30,000 – HK\$59,999	HK\$100	HK\$200	HK\$400	HK\$600
HK\$60,000 – HK\$149,999	HK\$150	HK\$400	HK\$600	HK\$1,200
HK\$150,000 – HK\$299,999	HK\$300	HK\$600	HK\$1,200	HK\$2,200
HK\$300,000 – HK\$499,999	HK\$600	HK\$1,200	HK\$2,200	HK\$3,500
HK\$500,000 or above	HK\$1,200	HK\$2,000	HK\$3,500	HK\$6,200

13. If a Principal Cardholder has more than one Eligible Loan during the Promotion Period, the Cash Rebate will be calculated separately for each Eligible Loan.

Online Permanent Increase in Combined Credit Limit and Cash out to get up to HK\$400 Promotion

14. During the Promotion Period, Principal Cardholders who have simultaneously completed an Online Cash-out and permanent increase in their combined credit limit, and whose “Call-a-loan” cash out amount and number of instalments meet the below requirements, can enjoy an additional respective Cash Rebate as indicated in the table below:

Cash out amount of the loan approved	Number of Instalments (If applicable)	Cash Rebate
HK\$50,000 – HK\$99,999 + permanent increase in combined credit limit	12 - 60 months	HK\$200
HK\$100,000 or above + permanent increase in combined credit limit		HK\$400

15. During the Promotion Period, each Principal Cardholder can only enjoy the extra Cash Rebate once. Principal Cardholder will be entitled to the Cash Rebate based on the cash out amount of the “Call-a-loan” application that was approved during the first successful online permanent increase in combined credit limit.
16. This Promotion cannot be enjoyed in conjunction with other increase credit limit promotions.