



(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)

「現金轉戶」計劃推廣優惠的條款及細則：

一般條款及細則

1. 「現金轉戶」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**」）。
2. 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**」）。
3. 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「現金轉戶」（「**網上套現**」），若符合下述相關要求，可獲現金回贈（「**現金回贈**」）。
4. 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。
5. 申請及使用「現金轉戶」須受「現金轉戶」計劃之條款及細則約束，詳情請參閱go.dbs.com/hk-ft-tnc。
6. 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。
7. 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。
8. 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。
9. 如中、英文版本不一致，概以英文版本為準。
10. 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

「現金轉戶」網上套現享高達HK\$2,500現金回贈優惠：

11. 持卡人於推廣期內成功網上套現，以每張適用信用卡計算，累計獲批核及提取的「現金轉戶」貸款額達HK\$20,000或以上（「**合資格貸款**」），可獲現金回贈。現金回贈的金額為合資格貸款於推廣期月份及推廣期下一個月份的月結單上的財務費用總額的5%，惟受制於下表指定的上限。

合資格貸款額	現金回贈上限
港幣\$20,000 – 港幣\$49,999	高達港幣\$200
港幣\$50,000 – 港幣\$79,999	高達港幣\$500
港幣\$80,000 – 港幣\$149,999	高達港幣\$1,000
港幣\$150,000 – 港幣\$299,999	高達港幣\$1,500
港幣\$300,000或以上	高達港幣\$2,500

- 為免產生疑問，請參考以下的範例：
- 例子1：持卡人成功網上套現的合資格貸款額為HK\$60,000，推廣期為2025年2月1日至2月28日。2025年2月份及2025年3月份月結單上所顯示的「現金轉戶」財務費用總額的5%為HK\$400，持卡人可獲的現金回贈為HK\$400。
- 例子2：持卡人成功網上套現的合資格貸款額為HK\$75,000，推廣期為2025年2月1日至2月28日。2025年2月份及2025年3月份月結單上所顯示的「現金轉戶」財務費用總額的5%為HK\$600，持卡人可獲的現金回贈為HK\$500，因上限為HK\$500。
12. 持卡人於本推廣可獲的網上套現現金回贈的總額，除不可超過以上條款11所定明之現金回贈上限金額，亦不可超過持卡人於推廣期內申請的最高一筆網上套現貸款30天財務費用的金額（「**30天財務費用**」）。30天財務費用計算方法如下：貸款額×實際年利率÷365×30。
 13. 「現金轉戶」的財務費用，即顯示於月結單上之交易說明為FINANCE CHARGES – FUNDS TRANSFER的項目。

網上套現及永久性提高總信用額享高達HK\$400現金回贈：

14. 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「現金轉戶」的貸款額達以下指定要求，可額外獲享相對應的現金回贈。

提取現金金額	現金回贈
HK\$50,000 – HK\$99,999 + 永久性提高總信用額	HK\$200
HK\$100,000 或以上 + 永久性提高總信用額	HK\$400

15. 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「現金轉戶」的貸款額計算應得現金回贈金額。
16. 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 "Funds Transfer" Service

General Terms and Conditions

1. The promotional period for “Fund Transfer” 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 "Fund Transfer" 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. The Cash Rebate will be credited to the Principal Cardholder’s 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.
5. 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-ft-tnc.
6. 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.
7. 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.
8. 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.
9. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
10. The terms and conditions of the promotion will remain accessible up to one month after the end of the Promotion Period.

Specified Terms and Conditions

Get up to \$2,500 Cash Rebate with “Funds Transfer” Online Cash Out Service Promotion

11. Principal Cardholders who have successfully completed an Online Cash-out of HK\$20,000 or above through “Funds Transfer” service (“**Eligible Loan**”) can receive a Cash Rebate. The total Cash Rebate amount will be 5% of the total finance charges shown on the Eligible Loan’s monthly statement during the Promotion Period month and the following month, subject to the maximum Cash Rebate amount per customer stated in the table below.

Eligible Loan Amount	Maximum Cash Rebate
HK\$20,000 – HK\$49,999	Up to HK\$200
HK\$50,000 – HK\$79,999	Up to HK\$500
HK\$80,000 – HK\$149,999	Up to HK\$1,000
HK\$150,000 – HK\$299,999	Up to HK\$1,500
HK\$300,000 or above	Up to HK\$2,500

Please refer to the following examples to avoid doubt:

Example 1: If a Principal Cardholder completes an Online Cash-out of HK\$60,000 through Funds Transfer during the Promotion Period from 1 – 28 Feb 2025, and the total 5% of the finance charges for this Funds Transfer shown on their monthly statements for both February & March 2025 is HK\$400, then the Principal Cardholder is entitled to a Cash rebate of HK\$400.

Example 2: If a Principal Cardholder completes an Online Cash-out of HK\$75,000 through Funds Transfer during the Promotion Period from 1 – 28 Feb 2025, and the total 5% of the finance charges for this Funds Transfer shown on their monthly statements for both February & March 2025 is HK\$600, then the Principal Cardholder is entitled to a Cash rebate of HK\$500, since there is a maximum cap of HK\$500 for the Cash Rebate amount.

12. The total Cash Rebate amount a Principal Cardholder can receive cannot exceed the maximum Cash Rebate amount stated in clause 11, nor can it exceed the 30-day finance charge calculated based on the highest loan amount applied for during the Promotion Period (“**30-day Finance Charge**”). The 30-day Finance Charge is calculated as : loan amount x annualized percentage rate (APR) ÷ 365 x 30 days.
13. Finance charges for "Funds Transfer" refer to the "FINANCE CHARGES - FUNDS TRANSFER" item(s) shown on the monthly statement.

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 “Funds Transfer” 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	Cash Rebate
HK\$50,000 – HK\$99,999 + permanent increase in combined credit limit	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 Cash Rebate based on the cash out amount of the “Funds Transfer” 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.