

“Flexi Shopping Offers – SUNING” Terms and Conditions

General Terms and Conditions:

1. “Flexi Shopping Offers – SUNING” (“Promotion”) is only applicable to the principal cardholder (“Cardholder”) of DBS Credit Card and Co-branded Cards (excluding DBS Live Fresh Credit Card, Business Card and Private Label Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion runs from 1 September 2024 to 31 October 2024, both dates inclusive (“Promotion Period”).
3. For this promotion, successful application for the Flexi Shopping Programme (“Flexi Shopping”) means that the first instalment is posted to the Applicable Credit Card account during the Promotion Period; the Rewards mean the Fee Rebate and Prizes.
4. This Promotion is bound by the terms and conditions of Flexi Shopping, for details, please refer to go.dbs.com/hk-fstnc-n.
5. For Flexi Shopping Programme that charged one-off handling fee, a minimum and maximum transaction amount of HK\$500 and HK\$300,000 respectively is imposed. For the purposes of this Promotion, subject to meeting the Eligible Spending requirements related to the promotion and/or the offer.
6. Participation in this Promotion is subject to there being no abuse / non-compliance by the Cardholder, failing which the Bank will debit the value of the Rewards from the Cardholder’s Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
7. This Promotion and the Rewards are only applicable to 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 Rewards are awarded. If the status of a Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from receiving the Rewards and/or refuse to issue the Rewards of this Promotion to the Cardholder.
8. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
9. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
10. Promotion information will remain accessible up to one week after the end of the Promotion.

“Flexi Shopping that charged one-off handling fee Offer – SUNING” Terms and Conditions:

1. During the Promotion Period, Cardholders who made a single transaction of HK\$500 or above with Applicable Credit Cards via SUNING stores or its online shop (<http://www.hksuning.com/>)* (“SUNING”) (“Eligible Transaction”) and successfully apply for **3 or 6-month Flexi Shopping that charged one-off handling fee** via DBS Card+ mobile application (“DBS Card+ app”) will receive up to HK\$100 cash rebate once for the one-off handling fee involved in application (“Fee Rebate”). Cardholders can enjoy the Fee Rebate once only in the Promotion.

2. Fee Rebate is only applicable to the highest single Eligible Transaction amount of the first successful application for the 3 or 6-month Flexi Shopping that charged one-off handling fee via DBS Card+ app during the Promotion Period. Examples are as follows:

Example 1: Made a single transaction of HK\$1,000 at SUNING and successfully applied for Flexi Shopping that charged one-off handling fee with 3-month instalments during the Promotion Period to enjoy **HK\$20 one-off handling fee rebate**.

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Tenor	One-off Handling Fee (HK\$)	One-off Handling Fee Rebate (HK\$)
1 st Successful Application	SUNING	\$1,000	\$1,000	3	\$20	\$20

Example 2: Made a single transaction of HK\$1,000 at SUNING and successfully applied for Flexi Shopping that charged one-off handling fee with 6-month instalments with other transactions during the Promotion Period to enjoy HK\$40 one-off handling fee rebate (calculated based on HK\$1,000 of the SUNING spending).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Tenor	One-off Handling Fee (HK\$)	One-off Handling Fee Rebate (HK\$)
1 st Successful Application	SUNING	\$1,000	\$16,000	6	\$220	\$40
	ABC Company	\$10,000				
	Supermarket.com	\$5,000				

Example 3: Made two transactions of HK\$2,000 and HK\$45,000 respectively at SUNING and successfully applied for Flexi Shopping that charged one-off handling fee with 6-month instalments with other transactions during the Promotion Period to enjoy HK\$100 handling fee rebate (calculated based on the HK\$45,000 SUNING spending which is the highest single Eligible Transaction amount of the 1st successful application and the upper limit of one-off handling fee rebate).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Tenor	One-off Handling Fee (HK\$)	One-off Handling Fee Rebate (HK\$)
1 st Successful	SUNING	\$2,000	\$57,000	6	\$800	\$100
	SUNING	\$45,000				

Application	Supermarket.com	\$10,000				
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- Fee Rebate will be credited to the relevant Applicable Credit Card account on or before 31 January 2025 and shown on the monthly statement.
- The Fee Rebate of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping promotion. If a Cardholder's Flexi Shopping application has already been rewarded in other Flexi Shopping promotion, he/she can no longer receive the Fee Rebate from this Promotion. In case of any disputes, the Bank reserves the right of final decision.

“Flexi Shopping SUNING lucky draw” Terms and Conditions:

- During the Promotion Period, Cardholders who made a single transaction of HK\$500 or above with Applicable Credit Card via SUNING stores or its online shop (<http://www.hksuning.com/>)* (“SUNING”) (“Eligible Transaction”) and successfully apply for Flexi Shopping, regardless of the number of instalments and the application channel, will automatically receive one lucky draw chance of Flexi Shopping Grand Lucky Draw (“Lucky Draw”).
- The Lucky Draw will be held on or before 10 January 2025 and the winner will be randomly drawn by the computer. Cardholders can check the Lucky Draw result and redemption detail on DBS website (<https://www.dbs.com.hk/personal/credit-cards/announcement.page>) after 20 January 2025. The Bank will notify the winners via SMS or email within 3 months after the end of the Promotion Period. The Lucky Draw prizes (the “Prize”) is up to 100% Spending Cash Rebate (Quota: 5). Each winner will receive a full cash rebate of the highest Eligible Transaction amount among the Eligible Transactions involved in all successful applications for Flexi Shopping during the Promotion Period, with the Prize cap of HK\$5,000. Only one Eligible Transaction is eligible for the Prize of the Lucky Draw for each winner. Examples are as follows:

Example 1: A winner who made transactions of HK\$1,000 and HK\$2,000 respectively at SUNING and successfully applied for one Flexi Shopping during the Promotion Period with other transactions (regardless of the application channel) will receive HK\$2,000 cash rebate (HK\$2,000 x 100%).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Cash Rebate (HK\$)
1st Successful Application	SUNING	\$2,000	\$13,000	\$2,000
	SUNING	\$1,000		
	Mall.com	\$10,000		

Example 2: A winner who made transactions of HK\$29,000 and HK\$2,000 respectively at SUNING and successfully applied for one Flexi Shopping during the Promotion Period with

other transactions (regardless of the application channel) will receive HK\$5,000 cash rebate (The cash rebate will be calculated by HK\$29,000 x 100% and the maximum cash rebate amount is HK\$5,000).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Cash Rebate (HK\$)
1st Successful Application	SUNING	\$2,000	\$41,000	\$5,000
	SUNING	\$29,000		
	Mall.com	\$10,000		

Example 3: A winner who made transactions of HK\$29,000, HK\$2,000 and HK\$35,000 respectively at SUNING and successfully applied for two Flexi Shopping during the Promotion Period with other transactions (regardless of the application channel) will receive HK\$5,000 cash rebate (The cash rebate will be calculated by HK\$35,000 x 100% and the maximum cash rebate amount is HK\$5,000).

	Merchant	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Cash Rebate (HK\$)
1st Successful Application	SUNING	\$2,000	\$41,000	\$5,000
	SUNING	\$29,000		
	Mall.com	\$10,000		
2nd Successful Application	SUNING	\$35,000	\$35,000	

- The winners are required to have a valid mobile phone number or e-mail address under the Bank's record during the Promotion Period and when the lucky draw is conducted, or else the winners will be treated as disqualified without further notice.
- Winners will receive the Prize from the Bank within 3 months after the Promotion Period. The Prize will be credited to the Applicable Credit Card account and shown in monthly statement. The Bank will not accept any requests for exchange and/or reissue of prizes.
- If Cardholder cancel the related Flexi Shopping, the Bank reserves the right to disqualify Cardholder from enjoying the Prize and debit the value of the Prize from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.



* This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.