

**“DBS cardholder exclusive offer - Up to 10% off extra premium discount” Terms and Conditions:**

1. “DBS cardholder exclusive offer - Up to 10% off extra premium discount” (“Promotion”) is applicable to the principal cardholders (“Cardholders”) of DBS Credit Cards and Co-branded Cards (excluding Private Label Cards and Business Cards) issued by the Bank (“Applicable Credit Cards”). This Promotion is not applicable to supplementary card cardholders.
2. Promotion period starts from now to 31 March, 2025, both dates inclusive (“Promotion Period”).
3. Before conducting any spending, Cardholders are required to install the DBS Card+ mobile application (“DBS Card+”) and complete the registration and confirmation of the DBS Card+ account and turn on the notification in DBS Card+ More > App & Security Setting > Push Notification > “InstaRedeem” before for participating in the Promotion.
4. Upon successfully subscribing for the designated General Insurance Plans underwritten by Chubb Insurance Hong Kong Limited (“Chubb”) through the Bank’s website or DBS Chubb Insurance Service Hotline (852) 3191 6618 during Promotion Period with each policy of after-discount premium reaching HK\$200 or above (“Eligible Transaction”), Cardholders can be entitled HK\$20 deduction (“Offer”) from the payable amount for that Eligible Transaction through the red “InstaRedeem” button revealed on that transaction after it is posted and displayed on the “Spending” page of DBS Card+. Each DBS Card+ account can enjoy the Offer for the first 5 Eligible Transactions, with a maximum of HK\$100 InstaRedeem each time during the Promotion Period.

The designated General Insurance Plans include:

- a. MobileShield Protection
  - b. Digi Devices Protection
  - c. TravellerShield Insurance
  - d. HomeShield Insurance
  - e. LandlordShield Insurance
  - f. StudyShield Insurance
  - g. MasterShield Illness Protection
  - h. JuniorShield Child Illness Protection
  - i. MyShield Hospital Cash Plan
  - j. PassengerOne
5. All Eligible Transactions will be counted based on the post date of transaction during Promotion Period. And Cardholders should enjoy the Offer by pressing the Red “InstaRedeem” button mentioned above in DBS Card+ by 30 April, 2025 23:59 (Hong Kong Time), otherwise Offer will be forfeited without prior notice.
  6. The Offer is subject to a quota of 100 on a first-come first-served basis according to the time record of pressing the “InstaRedeem” button for enjoying the Offer. Quota full message will be shown on the Bank website if quota of the Offer is full.

7. The Offer of this Promotion cannot be enjoyed in conjunction with the offer of other “InstaRedeem” promotion offers by the Bank and the merchants. If Cardholder’s spending meets the requirements of other “InstaRedeem” promotion offer at the same time, the Bank has the right to determine which offer to be awarded in respect of that spending. When the spending has already been awarded under the Offer of this Promotion, the same spending cannot be awarded again under other “InstaRedeem” promotion and vice versa. In case of any disputes, the Bank reserves the right of final decision.
8. The Bank has absolute discretion to determine the validity of a transaction and the eligibility of the Offer based on the details (including time and date) of the relevant transaction in the Bank’s record. If there is any discrepancy between the transaction record of a Cardholder and that of the Bank, the Bank’s record shall be conclusive.
9. The Offer is only applicable to 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 Offer is issued. 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 participating in the Promotion and/or enjoying the Offer.
10. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Offer from the Cardholder’s account without notice and/or take such action to recover any outstanding amounts.
11. The Offer cannot be transferred, or exchanged for cash, credit limit or other discount, good or service.
12. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
14. Promotion information will remain accessible up to one week after the end of the Promotion.