

“DBS Live Fresh Card Flexi Travel - up to 90-day Interest-free Repayment Period for Overseas and Travelling Transaction” Program Terms and Conditions:

1. “DBS Live Fresh Card Flexi Travel – up to 90-day Interest-free Repayment Period for Overseas and Travelling Transaction” Promotion (the “Promotion”) shall be applicable to cardholders (“Cardholders”) conducting Eligible Transactions (as defined in Clause 2 below) with DBS Live Fresh Card (“Applicable Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Program is valid until 31 December 2025.
3. In respect of this Promotion, “Eligible Transaction” shall mean an Overseas Transaction or a Travelling Transaction. “Overseas Transaction” shall mean a retail transaction denominated in a foreign currency (being a currency other than Hong Kong dollar or Macau Pataca). For the avoidance of doubt, if a Cardholder settles any overseas transaction by Dynamic Currency Conversion, which provides the option to settle a transaction either in the relevant foreign currency or in Hong Kong dollar, and if the Cardholder had chosen to settle the transaction in Hong Kong dollars (which cannot be changed subsequently), that transaction shall not be considered an Overseas Transaction for the purpose of this Promotion. “Travelling Transaction” shall mean a transaction for the purchase of any travel products (including hotel reservation, air ticket or package) at a travel merchant (including a travel agency or airline company) as so determined at the sole and absolute discretion of the Bank. For the avoidance of doubt, the following types of transactions are not considered Eligible Transactions for the purpose of this Promotion: cash advance and its handling/administration fees, Card Interest-Free Instalment Loan, Credit Card Interest-free Merchant Instalment Plan, Flexi-Shopping Programme, transactions in Hong Kong Dollars at the point of sales (in case of online transactions, the place of registration and/or settlement of the merchant) outside Hong Kong, casino chips, foreign exchange, securities transaction, reversed transactions, transaction that has been subject to cancellation, charge-back, return of goods and/or refund or any other categories as the Bank may at its discretion determine from time to time.
4. Under this Promotion, an Eligible Transaction conducted with an Applicable Card will be automatically posted to the Cardholder’s Applicable Card account only in the statement following the statement in which it should have originally been posted. Registration by the Cardholder for this Promotion is not required. As a result, the Cardholder shall be able to enjoy an interest-free repayment period of up to 90 days. The following example illustrates the mechanics of the Promotion:
Assuming that the statement date is on the 1st day of each month and the payment due date shall be 30 days from the statement date, if a Cardholder has conducted an Eligible Transaction on 10 August, the Eligible Transaction would originally be posted in the statement to be issued on 1 September and the payment due date for the Eligible Transaction would have been 30 September. Under this Promotion, the Eligible Transaction will be posted in the statement to be issued on 1 October instead and, accordingly, the payment due date for the Eligible Transaction would be deferred to 30 October.
5. The available credit limit of the Cardholder's Applicable Card account will be reduced by the whole amount of the Eligible Transaction from the date the Eligible Transaction was conducted.
6. Notwithstanding anything to the contrary in the DBS Personal Credit Card Terms and Conditions, if the statement balance of the statement in which the Eligible Transaction should be posted originally is not paid in full on or before the relevant payment due date, finance charge for the Eligible Transaction shall accrue from the day following the date of that statement. Taking the example in Clause 3 above, the following illustrates how finance charge is accrued:

Assuming that the statement issued on 1 September is not paid in full on or before 30 September, finance charge for the Eligible Transaction conducted on 10 August shall accrue from 2 September notwithstanding that the Eligible Transaction will only be posted in the statement to be issued on 1 October.

7. The Bank reserves the right only to make the Promotion available to Cardholders whose Applicable Card accounts are in good standing, valid and not in default. If the status of a Cardholder's Applicable Card account has changed, the Bank may terminate the Promotion in respect of the Cardholder without notice.
8. The Bank may change these terms and conditions and/or modify or terminate the Promotion without prior notice. The Bank's decision is final.
9. Should there be any conflict between these terms and conditions and the DBS Personal Credit Card Terms and Conditions, the former shall prevail.
10. Promotion information will remain accessible up to one week after the end of the Promotion.
11. The English version shall prevail if there is any inconsistency between the English and Chinese versions.