

## “Flexi Shopping Designated Spending Categories Spending Summer Offer” Terms and Conditions

1. Flexi Shopping Designated Spending Categories Spending Summer Offer” (“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 16 August 2024 to 31 October 2024, both dates inclusive (“Promotion Period”).
3. During the Promotion Period, Cardholders who made a single transaction of HK\$500 or above with Applicable Credit Cards in the “Designated Spending Categories” (as defined in clause 5 below) (“Eligible Spending”) and successfully apply for 3-month, 6-month or 12-month Flexi Shopping Programme (“Flexi Shopping”) that charged one-off handling fee via DBS Card+ mobile application (“DBS Card+”) (“Eligible Instalment Transaction”) will receive a cash rebate equivalent to 25% of the one-off handling fee payable for the Eligible Spending at Flexi Shopping, the maximum Fee Rebate is up to HK\$200 (whichever is lower) (“Fee Rebate”).
4. For this Promotion, successful application for the Flexi Shopping Programme means that the first instalment is posted to the Applicable Credit Card account during the Promotion Period.
5. “Designated Spending Categories” refers to
  - (i) Beauty, Clothing, Department Stores, Jewellery & Watches, Dining, Hotel, Airline, Travel Agencies spending only. The definition of Beauty, Clothing, Department Stores, Jewellery & Watches, Dining, Hotel, Airline, Travel Agencies spending are determined according to the merchant codes as defined by Visa International, Mastercard Asia/ Pacific (Hong Kong) Limited and American Express International, Inc. or a merchant's acquiring bank. In case of any dispute over the definition of Designated Spending Categories, the relevant definition will be determined by the Bank at its sole discretion, the Bank reserves the right of final decision.
  - (ii) Any spending of Designated Spending Categories made through the following channels are not considered Eligible Spending, including but not limited to the spending through Scan & Pay function of DBS Card+, "Faster Payment System" or e-wallets (including but not limited to Octopus Card on Mobile, AlipayHK, WeChat Pay HK and PayMe) (except for Apple Pay, Google Pay and Samsung Pay).
6. 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 the Eligible Spending requirements in clause 3 above).
7. Fee Rebate is only applicable to **the highest single Eligible Spending amount of the first successful application** of the Eligible Instalment Transaction.
8. Each Cardholder can enjoy the Fee Rebate once only under this Promotion.
9. Fee Rebate will be credited to the relevant Applicable Credit Card account on or before 31 January 2025 and shown on the monthly statement.
10. The Fee Rebate of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping Programme promotion. If Cardholder's Flexi Shopping application has already

been rewarded in other Flexi Shopping Programme 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.

11. This Promotion is bound by the terms and conditions of Flexi Shopping Programme, for details, please refer to [go.dbs.com/hk-fstnc-n](https://go.dbs.com/hk-fstnc-n).
12. 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 Fee Rebate from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
13. The Fee Rebate 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 Fee Rebate 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 Fee Rebate and/or refuse to issue the Fee Rebate of this Promotion to the Cardholder.
14. If Cardholders cancel the Eligible Instalment Transaction, the Bank reserves the right to disqualify Cardholders from enjoying the Fee Rebate and debit the value of the Fee Rebate from the Cardholder's Credit Card account without notice and/or take such action to recover any outstanding amounts.
15. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
17. Promotion information will remain accessible up to one week after the end of the Promotion.