

“Spending Instalments Lucky Draw - “InstaRedeem” Reward” and/or “Spending Instalments Lucky Draw - Cash Rebate” Terms and Conditions

**General Terms and Conditions:**

1. “Spending Instalments Lucky Draw - “InstaRedeem” Reward” and/or “Spending Instalments Lucky Draw - Cash Rebate” (Generally described as “Promotion”) is only applicable to the principal cardholder (“Cardholder”) of DBS Credit Card and Co-branded Cards (excluding Business Card and Private Label Card) (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion runs from 10 July 2024 to 31 December 2024, both dates inclusive (“Promotion Period”).
3. For this promotion, “Spending Instalment Plans” refers to Flexi Shopping Programme, Card Interest-free Instalment Loan and/or Credit Card Interest-free Merchant Instalment Plan. Successful application for the Spending Instalment Plans means that the first instalment is posted to the Applicable Credit Card account during the Promotion Period.
4. This Promotion is bound by the terms and conditions of the Spending Instalment Plans:
  - Flexi Shopping Programme: [go.dbs.com/hk-fstnc-n](https://go.dbs.com/hk-fstnc-n)
  - Card Interest-free Instalment Loan: [go.dbs.com/hk-ipp](https://go.dbs.com/hk-ipp)
  - Credit Card Interest-free Merchant Instalment Plan: [go.dbs.com/hk-mipp](https://go.dbs.com/hk-mipp)
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 Flexi Shopping Programme that charged monthly interest, a minimum transaction amount of HK\$2,000 or above is imposed. For the purposes of Spending Instalments Lucky Draw - “InstaRedeem” Reward and Spending Instalments Lucky Draw - Cash Rebate, participation in the Lucky Draw is subject to meeting respectively the Eligible Instalment Transaction spending requirements and Lucky Draw Eligible Instalment Transaction category requirements.
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 “InstaRedeem” Reward / Cash Rebate 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 “InstaRedeem” Reward / Cash 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 “InstaRedeem” Reward / Cash 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 “InstaRedeem” Reward / Cash Rebate 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.

### **“Spending Instalments Lucky Draw - “InstaRedeem” Reward” Terms and Conditions:**

1. During the Promotion Period, Cardholders who made transaction(s) with Applicable Credit Cards and successfully apply for any one of the below Spending Instalment Plans and the instalment amount of the first instalment is equal to or greater than HK\$100 (“Eligible Instalment Transaction”), regardless of the number of instalments and the application channel, will stand a chance to win HK\$100, HK\$50, HK\$20, HK\$10 or HK\$5 “InstaRedeem” Reward randomly pushed by the computer system (“InstaRedeem” Reward):
  - i. Flexi Shopping Programme, or;
  - ii. Card Interest-free Instalment Loan, or;
  - iii. Credit Card Interest-free Merchant Instalment Plan
2. Cardholders are required to install the DBS Card+ mobile application (“DBS Card+”), complete the registration of DBS Card+ account, and turn on the “InstaRedeem” notification to receive notifications by clicking "More" icon, then choose "App & Security Settings" > "Push Notifications" > turn on "InstaRedeem" notification before conducting the Eligible Instalment Transaction.
3. When the Eligible Instalment Transaction is displayed on DBS Card+ “Spending” page, the computer system will randomly draw “InstaRedeem” Reward and display on the Eligible Instalment Transaction. The Cardholders can press the red button next to the Eligible Instalment Transaction to deduct full or partial amounts payable of the Eligible Instalment Transaction through the “InstaRedeem” function to redeem the “InstaRedeem” Reward won. The time for displaying the Eligible Instalment Transaction on DBS Card+ “Spending” page depends on the transaction type, payment processing time of merchant or payment gateway.
4. If there are more than one Eligible Instalment Transaction during the entire Promotion Period, for each DBS Card+ account, only the first instalment of the **first** Eligible Instalment Transaction will have a chance to win the “InstaRedeem” Reward.
5. Cardholders must redeem the “InstaRedeem” Reward on or before 31 January 2025 (the "Redeem Deadline"). The red button on the "Spending" page of DBS Card+ will disappear after the Redeem Deadline, and the Cardholders will be deemed to have forfeited the “InstaRedeem” Reward. The Bank will not make any special arrangements and any forms of compensation.
6. The “InstaRedeem” Reward of this Promotion cannot be enjoyed in conjunction with other similar promotion offers. If the Eligible Instalment Transaction for which the Cardholders is entitled for the “InstaRedeem” Reward has already been awarded in other promotion, it will not receive any “InstaRedeem” Reward from this Promotion. In case of any disputes, the Bank reserves the right of final decision.
7. If the Cardholders encounters any technical issues on the electronic device and network, including but not limited to communication system failure, interruption, suspension, delay, unavailability or other defects of the electronic device, upon completion of Eligible Instalment Transaction which resulting in the failure of triggering DBS Card+ push notification of the “InstaRedeem” Reward, the Cardholders shall not in any of the aforesaid circumstances, make any claim or take legal action against the Bank. The Bank will not make any special arrangement and offer any form of compensation.
8. The Bank has absolute discretion to determine the validity of an Eligible Instalment Transaction and the eligibility of the “InstaRedeem” Reward based on the details (including amount, time and date) of the relevant Eligible Instalment Transaction in the Bank’s record. If there is any discrepancy between the transaction record of a Cardholders and that of the Bank, the Bank’s record shall be conclusive.

9. “InstaRedeem” Lucky Draw Prize is only applicable to the 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 till the Redeem Deadline. If a Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholders from participating in the Promotion and/or receiving the “InstaRedeem” Lucky Draw Prize.

**“Spending Instalments Lucky Draw - Cash Rebate” Terms and Conditions:**

1. During the Promotion Period, Cardholders who made a transaction with Applicable Credit Card and successfully apply for any one of the below Spending Instalment Plans (For Flexi Shopping Programme, one-off handling fee amount / interest must be higher than the cash rebate amount entitled (if any) to be considered as Eligible Flexi Shopping Programme) (“Lucky Draw Eligible Instalment Transaction”):
  - i. Flexi Shopping Programme, or;
  - ii. Card Interest-free Instalment Loan, or;
  - iii. Credit Card Interest-free Merchant Instalment Plan
 regardless of the number of instalments and the application channel, will automatically receive one lucky draw chance of Spending Instalments Lucky Draw - Cash Rebate.
2. The Spending Instalments Lucky Draw - Cash Rebate Lucky Draw will be held on or before 10 March 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 March 2025. The Bank will also notify the winners on the details via SMS or email on or before 31 March 2025. The prizes are up to 100% Spending Cash Rebate (“Cash Rebate”). Prize quota is 3 in total. Each winner will receive a full amount cash rebate of the single highest amount of the Lucky Draw Eligible Instalment Transaction during the Promotion Period, with the Prize cap of HK\$5,000. Each Cardholder can get the Cash Rebate once from this Promotion. Examples are as follows:

**Example 1:** A winner who made transactions of HK\$2,000 and HK\$1,000 respectively and successfully applied for one Flexi Shopping Programme that charged one-off handling fee and one Card Interest-free Instalment Loan respectively during the Promotion Period (regardless of the number of instalments and the application channel) will receive HK\$2,000 cash rebate (HK\$2,000 x 100%).

	Spending Instalment Plan	Transaction Amount (HK\$)	Total Instalment Amount of Application (HK\$)	Cash Rebate (HK\$)
<b>1<sup>st</sup> Successful Application</b>	Flexi Shopping Programme	\$2,000	\$2,000	\$2,000
<b>2<sup>nd</sup> Successful Application</b>	Card Interest-free Instalment Loan	\$1,000	\$1,000	\$0

**Example 2:** A winner who made transactions in order of HK\$38,000, HK\$29,000 and HK\$2,000 respectively and successfully applied in order for two Flexi Shopping Programme that charged one-off handling fee and one Credit Card Interest-free Merchant Instalment Plan during the Promotion Period (regardless of the number of instalments and the application channel). Since the 1<sup>st</sup> successful application has enjoyed full one-off handling fee cash rebate from other promotions, while the 2<sup>nd</sup> successful application has not enjoyed full one-off handling fee cash rebate from other promotions, the winner 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).

	<b>Spending Instalment Plan</b>	<b>Total Instalment Amount of Application (HK\$)</b>	<b>One-off handling fee / interest (HK\$)</b>	<b>One-off handling fee / interest rebate (HK\$)</b>	<b>Cash Rebate (HK\$)</b>
<b>1<sup>st</sup> Successful Application</b>	Flexi Shopping Programme (Enjoyed full one-off handling fee / interest cash rebate from other promotions)	\$38,000	\$55	\$55	<b><u>Not regarded</u></b> as Lucky Draw Eligible Instalment Transaction
<b>2<sup>nd</sup> Successful Application</b>	Flexi Shopping Programme (Did not enjoy full one-off handling fee / interest cash rebate from other promotions)	\$29,000	\$110	\$50	\$5,000
<b>3<sup>rd</sup> Successful Application</b>	Credit Card Interest-free Merchant Instalment Plan	\$2,000	Not applicable	Not applicable	\$0

3. 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.
4. Winners will receive the Cash Rebate from the Bank on or before 31 March 2025. The Cash Rebate will be credited to the account which has conducted the Lucky Draw Eligible Instalment Transaction and shown in monthly statement. The Bank will not accept any requests for exchange and/or reissue of Cash Rebate.

5. If Cardholder cancel the related Lucky Draw Eligible Instalment Transaction, the Bank reserves the right to disqualify Cardholder from enjoying the Prize and debit the value of the Cash Rebate from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.