

## Terms and Conditions for DBS Debt Consolidation Loan Promotion:

1. DBS Debt Consolidation Loan Promotion (the “Promotion”) commences from 1 October 2025 and ends on 31 December 2025, both dates inclusive (the “Promotional Period”).
2. Customers who successfully apply for Debt Consolidation Loan (the “Loan”) offered by DBS Bank (Hong Kong) Limited (the “Bank”) during the Promotional Period, do not hold the Loan when applying for the Loan and draw down the approved Loan within one calendar month from the application date of the Loan, if the approved Loan amount reaches the amount and tenor set out in the below table, customers will be awarded with the corresponding amount of supermarket cash coupon (“Coupons”):

Loan Amount	Loan Tenor	Coupon Amount
HK\$100,000 to HK\$299,999	36 – 84 months	HK\$700
HK\$300,000 to HK\$699,999		HK\$2,000
HK\$700,000 to HK\$999,999		HK\$5,500
HK\$1,000,000 to HK\$1,499,999		HK\$11,500
HK\$1,500,000 or above		HK\$23,500

3. For customers who fulfilled the requirements described in Clause 2, if his/her Loan is successfully applied for via the Bank’s website, DBS Card+ or promotion hotline 2290 8118 of the Bank; and draw down the Loan will be entitled to an extra HK\$300 Coupons.
4. A redemption letter will be sent to the eligible customer by mail within 7 months after the end of the Promotional Period for the customer to redeem the Coupons at designated redemption center. Use of the Coupons is subject to the terms and conditions stipulated by the supplier.
5. The Coupons are only applicable to customers whose Loan accounts are in good standing and not in default (as determined by the Bank at its sole discretion). If the customer’s credit standing is unsatisfactory or the customer early repays the full amount of the Loan, the Bank reserves the rights to stop issuing the Coupons or deduct the face value of the Coupons awarded to the customers from the relevant Loan account without prior notice. The Bank has the sole discretion to determine whether eligible customer is eligible for the Reward.
6. The Bank may modify or terminate the promotion and/or change these terms and conditions. The Bank’s decision is final.
7. The English version shall prevail if there is any inconsistency between the English and Chinese versions.