

Terms and Conditions for DBS Personal Instalment Loan Promotion:

General Terms and Conditions:

1. DBS Personal Instalment Loan Promotion (the "Promotion") commences from 1 October 2025 and ends on 31 December 2025, both dates inclusive (the "Promotion Period").
2. Customers who successfully apply for Personal Instalment Loan (the "Loan") offered by DBS Bank (Hong Kong) Limited (the "Bank") via the Bank's website, DBS Card+ mobile application ("DBS Card+") or promotion hotline 2290 8111 of the Bank during the Promotion Period and draw down the approved Loan within one calendar month from the application date of the Loan, will be awarded with supermarket cash coupon ("Coupons") and/or "InstaRedeem" amount ("Extra Award") (respectively and collectively referred as "Rewards"). This Promotion is not applicable to Top Up Loan.
3. Rewards 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 Rewards or deduct the face value of the Rewards awarded to the customer from the relevant Loan account without prior notice.
4. The Bank may modify or terminate the Promotion and/or change these terms and conditions. The Bank's decision is final.
5. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Terms and Conditions for Entitlement of Coupons:

6. Customers who successfully apply for the Loan via the Bank's website, DBS Card+ or promotion hotline 2290 8111 of the Bank during the Promotion Period and draw down the Loan within one calendar month from the application date of the Loan will be awarded with the corresponding amount of Coupons based on the Loan amount and repayment period set out in the below table:

Loan Amount (HK\$)	Repayment Period			
	12 to 18 months	24 to 30 months	36 to 54 months	60 months
100,000 - 199,999	N/A	HK\$400	HK\$400	HK\$600
200,000 - 499,999	HK\$200	HK\$600	HK\$600	HK\$800
500,000 - 999,999	HK\$1,200	HK\$1,800	HK\$800	HK\$1,000
1,000,000 - 1,499,999	HK\$3,500	HK\$3,500	HK\$1,800	HK\$2,000
1,500,000 or above	HK\$16,000	HK\$9,000	HK\$3,500	HK\$3,800

7. A redemption letter will be sent to the eligible customer by mail within 8 months after the end of the Promotion 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.

Terms and Conditions for Entitlement of "InstaRedeem" Amount:

8. Customers who successfully applied for the Loan via the Bank's website, DBS Card+ or promotion hotline 2290 8111 of the Bank; and draw down the Loan will be entitled to HK\$300 Extra Award.
9. The Extra Award will be awarded to the eligible customers via the red "InstaRedeem" button of DBS Card+ upon eligible customers spend with the Applicable Credit Card (as defined in Clause 10a) issued by the Bank during 1 September 2026 to 28 February 2027 ("Extra Award Period") and when the spending is displayed on the spending page of DBS Card+. Customers can use the

Extra Award received to set off the amount payable for that transaction via the “InstaRedeem” function of DBS Card+.

10. To receive the Extra Award, customers must:

- a. hold a valid principal credit card issued by the Bank (except Business Cards) (“Applicable Credit Card”), download DBS Card+, register and activate DBS Card+ account successfully, enable the “InstaRedeem” push notification of DBS Card+ on 31 July 2026. For customer who holds more than one valid principal credit card issued by the Bank on 31 July 2026, his/her Applicable Credit Card is by default based on the following priority:

Priority	Applicable Credit Card
1	DBS COMPASS VISA
2	DBS Black World Mastercard
3	DBS Eminent Card
4	DBS Live Fresh Card
5	DBS Black American Express Card

For avoidance of doubt, if a customer holds DBS Black World Mastercard, DBS American Express Card and DBS Eminent Card on 31 July 2026 and successfully applies for DBS COMPASS VISA subsequently on 18 August 2026, his/her Applicable Credit Card is DBS Black World Mastercard by default;

- b. The Extra Award will be pushed automatically to the eligible customer thrice, HK\$100 each time, after the eligible customer has completed spending of HK\$100 or above with Applicable Credit Card. For avoidance of doubt, taking the example above, if customer spends with credit cards other than DBS Black World Mastercard, no Extra Award will be entitled by the customer.

11. For the purpose of this Promotion, the following types of transactions shall not be considered as Eligible Spending: cash advances and relevant handling/administration fees, application fee/handling fee of Octopus Automatic Add-Value Service (“AAVS”) and the value added to Octopus via AAVS, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, “Call-a-loan”, “Balance Transfer”, “Funds Transfer”, “Flexi-Shopping Programme”, retail transactions paid through e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay, but other than Apple Pay, Google Pay and Samsung Pay), payment via “Pay & Transfer” function of DBS Card+, 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, insurance payment, tax payment, reload of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay), any bill payment transactions made via DBS iBanking/JET Payment Service of JETCO/24-hour Customer Services Hotline or any other means as specified by the Bank from time to time, transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time.

12. If an eligible customer does not complete the matters set out in Clause 10 on time, including but not limited to not holding a valid Applicable Credit Card or failing to complete the

transaction that can enjoy the Extra Award with the Applicable Credit Card, he/she will be deemed to have forfeited the Extra Award. The Bank will not make any special arrangements and any forms of compensation. For avoidance of doubt, please refer to the below examples:

Example 1 Assume an eligible customer downloads DBS Card+, registers and activates DBS Card+ account on 16 July 2026, and spends with the Applicable Credit Card at retail stores on the following dates, the table below shows the amount of Extra Award awarded to the eligible customer under this case:

Transaction Date	Transaction Amount	"InstaRedeem" Amount Pushed	Remarks
23 July 2026	HK\$196.30	Nil	The Extra Award Period has not started
6 September 2026	HK\$257.50	HK\$100	
23 September 2026	HK\$84.80	Nil	The push amount is HK\$100, transaction amount must be over HK\$100
15 March 2027	HK\$125.90	Nil	Beyond the Reward Period
Total amount of Reward awarded:		HK\$100	

Example 2 Assume an eligible customer downloads DBS Card+, registers and activates DBS Card+ account on 18 August 2026, and spends with the Applicable Credit Card at retail stores on the following dates, the table below shows the amount of Extra Award awarded to the eligible customer under this case:

Transaction Date	Transaction Amount	"InstaRedeem" Amount Pushed	Remarks
23 August 2026	HK\$596.30	Nil	The Extra Award Period has not started
5 September 2026	HK\$635.20	Nil	Fail to download DBS Card+, register and activate DBS Card+ account on or before 31 July 2026
Total amount of Extra Award awarded:		HK\$0	

- The Extra Award of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" promotion offers offered by the Bank and the merchants. If the customer'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 in other "InstaRedeem" promotions, the same spending cannot be

awarded with the Extra Award again under this Promotion. In case of any disputes, the Bank reserves the right of final decision.

14. The customer must keep the original receipt of each spending transaction. In case of disputes about the entitlement of the Extra Award, the Bank reserves the right to require the customer to present the original receipt of the spending transactions for verification. If there is any discrepancy between the Bank's and the customer's record, the Bank's record and determination shall be final and conclusive.