

## Terms and Conditions for DBS Top Up Loan Promotion

1. DBS Top Up Loan Promotion (the “Promotion”) is only applicable to selected customers of personal loan products (the “Customers”) with DBS Bank (Hong Kong) Limited (the “Bank”). The Promotion commences from 1 October 2025 to 31 December 2025, both dates inclusive (the “Promotion Period”).
2. Customers who successfully apply for Top Up Loan (the “Loan”) amounted to HK\$100,000 or above via DBS Card+ website or DBS Card+ mobile application (“DBS Card+”) during the Promotion Period and draw down the approved Loan within one calendar month from the application date of the Loan are entitled to HK\$200 “InstaRedeem” Amount (“Reward”).
3. The Reward will be awarded to the eligible customers via the red “InstaRedeem” button of DBS Card+ application (“DBS Card+”) upon eligible customers’ spending with the Applicable Credit Card (as defined in Clause 4a) issued by the Bank during 1 September 2026 to 28 February 2027 (“Reward Period”) and when the spending is displayed on Spending page of DBS Card+.
4. To receive the Reward, 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. conduct retail spending (“Eligible Spending”) of HK\$100 or above with that Applicable Credit Card twice during the Reward Period. For avoidance of doubt, taking the example above, if customer spends with credit cards other than DBS Black World Mastercard, no Reward will be entitled by the customer.
5. The Reward will be pushed automatically to the eligible customer after the eligible customer has completed an Eligible Spending of HK\$100 or above with Applicable Credit Card. The eligible customer can use the Reward received to set off the amount payable for that transaction via the “InstaRedeem” function of DBS Card+.

6. 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.
7. If an eligible customer does not complete the matters set out in Clause 4 on time, including but not limited to not holding a valid Applicable Credit Card or failing to complete the transaction that can enjoy the Reward with the Applicable Credit Card, he/she will be deemed to have forfeited the Reward or part thereof. 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 Reward awarded to the eligible customer under this case:

Transaction Date	Transaction Amount	“InstaRedeem” Amount Pushed	Remarks
23 July 2026	HK\$196.30	Nil	The Reward 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
<b>Total amount of Reward awarded:</b>		<b>HK\$100</b>	

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 Reward awarded to the eligible customer under this case:

Transaction Date	Transaction Amount	"InstaRedeem" Amount Pushed	Remarks
23 August 2026	HK\$196.30	Nil	The Reward Period has not started
6 September 2026	HK\$257.50	Nil	Fail to download DBS Card+, register and activate DBS Card+ account on or before 31 July 2026
23 September 2026	HK\$84.80	Nil	ditto
15 March 2027	HK\$125.90	Nil	Beyond the Reward Period
<b>Total amount of Reward awarded:</b>		<b>HK\$0</b>	

8. The Reward of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" promotion offers offered by the Bank and the merchants. If eligible 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 again under this Promotion. In case of any disputes, the Bank reserves the right of final decision.
9. The Reward is only applicable to eligible customer whose Loan account is in good standing and not in default (as determined by the Bank at its sole discretion). If the eligible customer's credit standing is unsatisfactory or the eligible customer early repays the full amount of the Loan, the Bank reserves the right to stop issuing the Reward or deduct the face value of the Reward awarded to the eligible customer from the relevant Loan account without prior notice. The Bank has the sole discretion to determine whether eligible customer is eligible for the Reward.
10. The eligible customer must keep the original receipt of each spending transaction. In case of disputes about the entitlement of the Reward, the Bank reserves the right to require the eligible customer to present the original receipt of the spending transactions for verification. If there is any discrepancy between the Bank's and the eligible customer's record, the Bank's record and determination shall be final and conclusive.

11. The Bank may modify or terminate the Promotion and/or change these terms and conditions. The Bank's decision is final.
12. The English version shall prevail if there is any inconsistency between the English and Chinese versions.