Terms and Conditions for DBS Tax Season Loan Promotion

1. DBS Tax Season Loan Promotion (the "Promotion") commences from 1 February 2025 to 28 February 2025, both dates inclusive (the "Promotion Period").

2. Customers who successfully apply for DBS Tax Season Loan (the "Loan") amounted to HK$100,000 or above via DBS Bank (Hong Kong) Limited (the "Bank") website or DBS Card+ mobile application ("DBS Card+") or promotion hotline 2290 8111 of the Bank during the Promotion Period and draw down the approved Loan on or before 20 March 2025 ("Eligible Customers") are entitled to HK$300 "InstaRedeem" Amount ("Reward").

3. The Reward will be awarded to the Eligible Customers via the red "InstaRedeem" button of DBS Card+ upon Eligible Customers' spending with the Applicable Credit Card (as defined in Clause 4a) issued by the Bank during 1 September 2025 to 28 February 2026 ("Reward Period") and when the spending is displayed on the "Spending" page of DBS Card+.

4. To receive the Reward, Eligible Customers must:

    a. Already on 31 July 2025,

        i. hold a valid principal credit card issued by the Bank (including Co-branded Cards, except Private Label Cards and Business Cards) ("Applicable Credit Card")
        ii. choose the DBS$ Redemption Scheme under the DBS$ Reward Scheme for that Applicable Credit Card
        iii. download DBS Card+, register and activate DBS Card+ account successfully, enable the "InstaRedeem" push notification of DBS Card+

    For Eligible Customers who holds more than one valid principal credit card issued by the Bank on 31 July 2025, 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
6	Manulife Credit Card
7	CABLE Power VISA
8	DBS Pay Less Visa Platinum Card
9	DBS ecPay VISA

    For avoidance of doubt, if a customer holds DBS Black World Mastercard, DBS American Express Card and Manulife Credit Card on 31 July 2025 and successfully applies for DBS COMPASS VISA subsequently on 18 August 2025, his/her Applicable Credit Card is DBS Black World Mastercard by default;

b. conduct retail spending of HK$100 or above with that Applicable Credit Card thrice during the Reward Period. For avoidance of doubt, taking the example above, if Eligible Customer spends with credit cards other than DBS Black World Mastercard, no Reward will be entitled by the Eligible Customer.

5. The Reward 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 during the Reward Period ("Eligible Spending"). The Eligible Customer can directly deduct the payable amount for that transaction through the Red "InstaRedeem" button revealed on that transaction after the transaction is posted and displayed on "Spending" page 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 2025, 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 2025	HK$196.30	Nil	The Reward Period has not started
6 September 2025	HK$257.50	HK$100	
23 December 2025	HK$84.80	Nil	The push amount is HK$100, transaction amount must be over HK$100
15 March 2026	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 2025, 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 2025	HK$196.30	Nil	The Reward Period has not started
6 September 2025	HK$257.50	Nil	Fail to download DBS Card+, register and activate DBS Card+ account on or before 31 July 2025
23 December 2025	HK$84.80	Nil	ditto
15 March 2026	HK$125.90	Nil	Beyond the Reward Period
Total amount of Reward awarded:		**HK$0**	

8. The Reward of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" promotion offers offered by the Bank and the merchants. If the 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. Participation in the Promotion is subject to there being no abuse or non-compliance by the Principal Cardholder, failing which the Bank will debit the values of the Offer from the Loan account without notice and/or take such action to recover any outstanding amounts.

12. The Bank may modify or terminate the Promotion and/or change these terms and conditions. The Bank’s decision is final.

13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.