

DBS Live Fresh Card WELCOME OFFER TERMS & CONDITIONS:

1. The DBS Live Fresh Card Welcome Offer (“**Welcome Offer**”) is only available to applicants who have successfully applied to become the principal cardholder of DBS Live Fresh Card issued by DBS Bank (Hong Kong) Limited (the “**Bank**”) (“**New Card**”) by submitting the DBS Live Fresh Card Application Form (including Tertiary Student DBS Live Fresh Card Application Form) (“**Application Form**”) to the Bank during the period **from 1 April 2022 to 3 July 2022** (“**Offer Period**”) and all supporting documents required by the Bank within one month from the date of application.
2. Unless otherwise specified, the Welcome Offer is applicable to “**New Customers**” only. New Customers shall mean applicants who, during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards) issued by the Bank.
3. Under the Welcome Offer, New Customers are entitled to choose any one applicable welcome gift (“**Welcome Gift**”) set out below:

New Customers
HK\$1,000 “InstaRedeem” Amount
HK\$1,000 Home+ Rewards
HK\$1,000 Klook Rewards

4. New Customer shall indicate his/her choice of the Welcome Gift on the Application Form. If New Customer has not indicated his/her choice or indicated more than one choice in the Application Form, New Customer will automatically be assigned “HK\$1,000 Klook Rewards” as his/her Welcome Gift. Once such choice has been made or assigned, it cannot be changed.
5. Each New Customer can enjoy the Welcome Offer once during the Offer Period. For the avoidance of doubt, if New Customer has successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, he/she will only be entitled to redeem ONE Welcome Gift in respect of all applications submitted during the Offer Period.
6. New Customer must download DBS Card+ mobile application (“DBS Card+”), register and activate DBS Card+ account within 1 month of the New Card issuance date in order to be eligible to the Welcome Gift.
7. New Customer must accumulate retail spending (“**Eligible Spending**”) of designated amount (as set out in the table below) (“**Spending Requirement**”) within 3 months of the New Card issuance date (“**Spending Period**”) in order to be eligible to the Welcome Gift.

Welcome Gift	Spending Requirement
HK\$1,000 “InstaRedeem” Amount	HK\$6,800

HK\$1,000 Home+ Rewards	HK\$4,800
HK\$1,000 Klook Rewards	HK\$4,800
	HK\$1,800 (Only applicable to New Customers who applied for the New Card via the Tertiary Student Live Fresh Card Application Form)

8. Only posted Eligible Spending transactions will be counted towards fulfillment of the Spending Requirement (for Eligible Spending transactions being settled with a Card Interest-free Instalment Loan, only posted monthly instalments will be counted). The following types of transactions shall not be considered as Eligible Spending: cash advances and relevant handling/administration fees, **application fee/handling fee and add value of Octopus Automatic Add-Value Service**, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, "Call-a-loan", "Balance Transfer", "Funds Transfer", "Fee Based Instalment Programme", "Flexi-Shopping Programme", **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.
9. Fulfillment of the Spending Requirement shall be calculated based on Eligible Spending conducted with each New Card successfully applied during the Offer Period. If New Customer has successfully applied for more than one New Card, Eligible Spending transactions conducted with different New Cards cannot be combined for the purpose of calculating fulfillment of the Spending Requirement. The amount of any Eligible Spending transactions conducted through any supplementary card under the New Card will be aggregated with that of the principal card of the New Card for the purpose of calculating fulfillment of the Spending Requirement.
10. The Welcome Gift is available while stocks last. The Bank has the right to provide eligible New Customer with an alternative gift without further notice.
11. The relevant Welcome Gift will be sent to eligible New Customers as follows:
 - 11.1 "HK\$1,000 InstaRedeem" Amount"

11.1.1 Upon relevant condition (if any) is met, the Welcome Gift will be awarded to the eligible New Customers via the red “InstaRedeem” button of DBS Card+ upon spending with the New Card of amount, and at the specific stage as described in Clause 11.1.3 at all merchants (unless otherwise specified) and when the spending displays on Timeline of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay) and retail transactions paid through e-Wallets will not be considered as spending for pushing of the red “InstaRedeem” button.

11.1.2 In order to receive push notification, eligible New Customers must enable the “InstaRedeem” push notification of DBS Card+.

11.1.3 “InstaRedeem” amount will be pushed in 2 stages :

1) HK\$300 “InstaRedeem” amount ONCE at the first stage : New Customers have to complete a single retail transaction of HK\$300 or above within 3 months from the date of issuance of the New Card. Upon completion of the said transaction, HK\$300 “InstaRedeem” amount will be automatically pushed to the eligible New Customers.

2) At the second stage, the “InstaRedeem” amount will be sub-divided into two times of HK\$350 and will start to push to the New Customers in the 5th calendar month from the calendar month of the card issuance date, provided the New Customers have fulfilled the Spending Requirement. HK\$350 “InstaRedeem” amount will be automatically pushed to the eligible New Customers When they complete single retail transactions of HK\$350 or above, while one of the transactions must be online transaction with amount of HK\$350 or above.

The eligible New Customer can use the “InstaRedeem” amount received to set off the amount payable for that transaction via the “InstaRedeem” function of DBS Card+. If the eligible New Customer fails to complete transactions with the New Card or click the red InstaRedeem button to enjoy the entire “InstaRedeem” amount within the 9th calendar month starting from the calendar month of the New Card issuance date (unless otherwise specified), he/she will be deemed to have forfeited the Welcome Gift or part(s) thereof. The Bank will not make any special arrangements and any forms of compensation.

For avoidance of doubt, please refer to the below example:

Assume the New Card of the New Customer is issued on 8 April 2022. The New Customer downloads DBS Card+, registers and activates DBS Card+ account on 16 April 2022. The New Customer spends with the New Card on the following dates. The table below shows the “InstaRedeem” amount awarded to the New Customer under this case:

Transaction Date	Transaction Amount	“InstaRedeem” Amount Pushed	Remarks
11 April 2022	HK\$850*	Nil	Has not activate Card+
23 April 2022	HK\$299*	Nil	The amount for the push is HK\$300 in Stage 1, transaction amount must be HK\$300 or above
25 April 2022	HK\$301*	HK\$300	-
31 August 2022	HK\$350*	HK\$350	-
31 August 2022	HK\$350*	Nil	One of the eligible transactions must be Online Spending HK\$350 or above in Stage 2
5 October 2022	HK\$690^	HK\$350	-
	Total “InstaRedeem” Amount awarded:	HK\$1,000	

*Non-online retail spending

^Online retail spending

Remarks: In terms of above example, No “InstaRedeem” amount will be pushed for the spending from 31 December 2022 and onwards.

11.2 “HK\$1,000 Home+ Rewards”

11.2.1 The Welcome Gift includes “HK\$600 Home+ Cash eCoupon” (“eCoupon”) and “HK\$400 Home+ Promo Code” (“Promo Code”).

11.2.2 The Welcome Gift will be credited to the eligible New Customer’s Coupon Book under eShop of the DBS Card+ account in the form of promotion code within 6 months from the card issuance date.

11.2.3 Use of eCoupon and Promo Code are subject to terms and conditions imposed by the merchant. For details, please refer to www.home-plus.hk. For any inquiries, please contact Home+ customer service at contact@home-plus.hk as well.

11.3 “HK\$1,000 Klook Rewards”

11.3.1 The Welcome Gift includes “HK\$600 Klook Gift Card” (“Gift Card”) and “HK\$400 Staycation Coupons” (“Coupons”).

- 11.3.2 The Welcome Gift will be credited to the eligible New Customer's Coupon Book under eShop of the DBS Card+ account in the form of promotion code within 10 weeks after the New Card is activated.
- 11.3.3 Use of Gift Card and Coupons is subject to terms and conditions imposed by the merchant. For details, please refer to www.klook.com. For any inquiries, please contact KLOOK customer service at support@klook.com as well.
- 12 The "InstaRedeem" Amount as a Welcome Offer cannot be enjoyed in conjunction with other "InstaRedeem" promotion offers offered by the Bank and the merchants. If New Customer's spending meets the award 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 under the Welcome Offer, the same spending cannot be awarded again under other "InstaRedeem" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
- 13 If New Customer is successfully issued the Welcome Gift, but is not able to meet the Spending Requirement within the Spending Period, the Bank will debit the issued Welcome Gift amount (\$1,000 Klook Rewards : debit HK\$1,000, or HK\$1,000 InstaRedeem Amount: debit up to HK\$1,000 (depends on the redeemed amount of the Welcome Gift) directly from New Customer's New Card account after the end of the Spending Period without prior notice.
- 14 The Bank is not the supplier of the Welcome Gift or the description, photos or reference price (if any) in relation to the Welcome Gift published in our marketing materials (which are intended to be for reference only). Any enquiry, claim or complaint in relation to the quality or availability of the Welcome Gift or the accuracy of any of the aforementioned information contained in the marketing materials shall be directed to the relevant supplier. The Bank shall assume no liability in respect thereof.
- 15 Welcome Gift is only available to New Customers whose New Card accounts are determined in the sole discretion of the Bank to be in good standing, remain valid and not in default during the relevant Spending Period and when the Welcome Gift is issued. The Bank shall have the sole discretion in determining a New Customer's entitlement to the Welcome Gift.
- 16 New Customers must keep the original receipt of each Eligible Spending transaction. In case of disputes about the entitlement of Welcome Gift, the Bank reserves the right to require the New Customer to present the original receipt of the Eligible Spending transactions for verification. If there is any discrepancy between the Bank's record and New Customer's receipt, the Bank's record and determination shall be final and conclusive.
- 17 Entitlement to Welcome Offer is subject to there being no abuse/non compliance by the New Customer, failing which the Bank will debit the value of the Welcome Offer from the New Customer's account without notice and/or take such action to recover any outstanding amounts.
- 18 The Bank may change these terms and conditions and/or modify or terminate the Welcome Offer. The Bank's decision is final.
- 19 The English version shall prevail if there is any inconsistency between the English and Chinese versions.