

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 3 October 2023 to 1 January 2024 (“**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” and “Existing Customers” (collectively, the “**Customers**”). 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. “Existing 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 DBS Live Fresh Card issued by the Bank.
3. Under the Welcome Offer, Customers are entitled to choose any one applicable welcome gift set out below (“**Welcome Gift**”). Apart from Welcome Gift, New Customers can also enjoy HK\$100 Cash Rebate (“**Extra Welcome Gift**”) and HK\$50 “InstaRedeem” Discount (“**Extra InstaRedeem**”):

New Customers

HK\$350 “InstaRedeem” Discount (Not applicable to tertiary student’s applicant)
HK\$500 Klook Rewards (Not applicable to tertiary student’s applicant)
HK\$150 “InstaRedeem” Discount (Applicable to tertiary student’s applicant only)
Existing Customers
HK\$50 “InstaRedeem” Discount

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\$350 “InstaRedeem” Amount” / “HK\$150 “InstaRedeem” Discount “InstaRedeem” Discount (applicable to tertiary student’s applicant only)” as his/her Welcome Gift. Once such choice has been made or assigned, it cannot be changed.

5. Each Customer can enjoy the Welcome Offer once during the Offer Period. For the avoidance of doubt, if 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. Customers must download DBS Card+ mobile application (“DBS Card+”), register and activate DBS Card+ account and activate physical New Card within 1 month of the New Card issuance date in order to be eligible to the Welcome Gift and Extra Welcome Gift. For the Customer who has already registered and activated DBS Card+, there is no need to register DBS Card+ again.

7. Customers must accumulate retail spending (“**Eligible Spending**”) of designated amount (as set out in the table below) or completed certain transactions with the New card (“**Spending Requirement**”) within 3 months of the New Card issuance date (“**Spending Period**”) in order to be eligible to the Welcome Gift, Extra Welcome Gift and/or Extra InstaRedeem.

Welcome Gift	Spending Requirement
HK\$350 “InstaRedeem” Amount	HK\$4,800
HK\$500 Klook Rewards	HK\$4,800
HK\$150 “InstaRedeem” Amount	HK\$1,800 (Only applicable to New Customers who applied for the New Card via the Tertiary Student Live Fresh Card Application Form)

Extra Welcome Gift	Spending Requirement
HK\$100 Cash Rebate	HK\$1,000 or above in total for top up amount via Octopus Automatic Add Value Service; or successfully apply 12-month or above Flexi Shopping Programme, no amount requirement

Extra InstaRedeem	Spending Requirement
HK\$50 “InstaRedeem” Amount	Successfully activate the physical New Card via DBS Card+ within one month from card issuance date

8. For the purpose of calculating Spending Requirement, “Eligible Spending” refers to any posted retail transactions (For a purchase under Card Interest-free Instalment Loan of Eligible Spending, only posted monthly instalments in the New Card account shall be counted). For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Spending: fund purchases, cash advances and relevant handling/

administration fees, application fee/handling fee and add value of Octopus Automatic Add-Value Service (except for Extra Welcome Gift), 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" (except for Extra Welcome Gift), 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.

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. HK\$500 Klook Rewards 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, Extra Welcome Gift and/or Extra InstaRedeem will be sent to eligible Customers as follows:

11.1. "HK\$350 "InstaRedeem" Amount"

11.1.1 The Welcome Gift will be awarded to the eligible New Customers via the red "InstaRedeem" button of DBS Card+ upon completing the spending as described in clause 11.1.3 with the New Card and when the spending displays on Spending page of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), retail transactions paid through e-Wallets and payment via "Pay & Transfer" function of DBS Card+, 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" Discount will be pushed to New Customer by sub-dividing into HK\$200 and HK\$150. HK\$200 and HK\$150 will be pushed automatically to the eligible New Customer after the eligible New Customer has completed a single retail spending transaction with amount of HK\$200 or above, and a single online spending transaction with amount of HK\$150 or above respectively. The eligible New Customer can use the "InstaRedeem" Discount 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 to enjoy the "InstaRedeem" Discount within 3 months starting from the month of the New Card issuance date, he/she will be deemed to have forfeited the Welcome Gift. 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 October 2023. The New Customer downloads DBS Card+, registers and activates DBS Card+ account on 16 October 2023. The New Customer spends with the New Card on the following dates. The table below shows the “InstaRedeem” Discount awarded to the New Customer under this case:

Transaction Date	Transaction Amount	“InstaRedeem” Discount Pushed	Remarks
11 October 2023	HK\$850*	Nil	Has not activated DBS Card+
23 October 2023	HK\$199*	Nil	The amount for the push is HK\$200, the single retail transaction amount must be HK\$200 or above
25 October 2023	HK\$201*	HK\$200	-
2 November 2023	HK\$500*	Nil	One of the eligible transactions must be a single Online Spending of HK\$150 or above
20 December 2023	HK\$690^	HK\$150	-
	Total “InstaRedeem” Discount awarded:	HK\$350	-

*Non-online retail spending

^Online retail spending

Remarks: In terms of above example, No “InstaRedeem” Discount will be pushed for the spending from 8 January 2024 and onwards.

11.2 “HK\$500 Klook Rewards”

11.2.1. The Welcome Gift includes one “HK\$300 Klook Gift Card” (“**Gift Card**”) and two HK\$100 coupon for ALL products (“**Coupons**”).

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 3 months after the end of Spending Period. Below fulfillment schedule for reference:

New Card Approval Date	Fulfillment by
3 to 31 October 2023	by 31 March 2024
1 to 30 November 2023	by 30 April 2024
1 to 31 December 2023	by 31 May 2024
1 to 31 January 2024	by 30 June 2024

11.2.3. Use of Gift Card and Coupons is subject to terms and conditions imposed by the merchant. For details, please refer to www.klook.com (This is not the Bank's website. The Bank is not responsible or liable for their content or the New Customer's use of them). For any inquiries, please contact KLOOK customer service at support@klook.com as well.

11.3. "HK\$150 "InstaRedeem" Amount" (Only applicable to New Customer who is Tertiary Student)

11.3.1 The Welcome Gift will be awarded to the eligible New Customers via the red "InstaRedeem" button of DBS Card+ upon completing the spending as described in clause 11.3.3 with the New Card and when the spending displays on Spending page of DBS Card+. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), retail transactions paid through e-Wallets and payment via "Pay & Transfer" function of DBS Card+, will not be considered as spending for pushing of the red "InstaRedeem" button.

11.3.2 In order to receive push notification, eligible New Customers must enable the "InstaRedeem" push notification of DBS Card+.

11.3.3 "InstaRedeem" Discount will be pushed to New Customer by sub-dividing into 3 times of HK\$50. HK\$50 will be pushed automatically to the eligible New Customer after the eligible New Customer has completed a single retail/online spending transaction with amount of HK\$50 or above. The eligible New Customer can use the "InstaRedeem" Discount 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 to enjoy the "InstaRedeem" Discount within 3 months starting from the month of the New Card issuance date, he/she will be deemed to have forfeited the Welcome Gift. The Bank will not make any special arrangements and any forms of compensation.

11.4. "HK\$100 Cash Rebate"

11.4.1 Cash Rebate will be credited to the New Card account of New Customers within 6 months upon the card issuance date and will be shown on the monthly statement.

11.5. "HK\$50 InstaRedeem Amount"

11.5.1 The Extra InstaRedeem will be awarded to the eligible Customers via the red "InstaRedeem" button of DBS Card+ upon completing the spending as described in clause 11.5.3 with the New Card and when the spending displays on Spending page of

DBS Card+ and after the New Card is activated. Reloads of e-Wallets (e.g. PayMe, WeChat Pay and Alipay), retail transactions paid through e-Wallets and payment via “Pay & Transfer” function of DBS Card+, will not be considered as spending for pushing of the red “InstaRedeem” button.

11.5.2 In order to receive push notification, eligible Customer must enable the “InstaRedeem” push notification of DBS Card+.

11.5.3 HK\$50 will be pushed automatically to the eligible Customer after the eligible Customer has completed a single retail spending transaction with amount of HK\$50 or above. The eligible Customer can use the “InstaRedeem” Discount received to set off the amount payable for that transaction via the “InstaRedeem” function of DBS Card+. If the eligible Customer fails to complete transactions with the New Card to enjoy the “InstaRedeem” Discount within 3 months starting from the month of the New Card issuance date, he/she will be deemed to have forfeited the Welcome Gift. The Bank will not make any special arrangements and any forms of compensation.

12. The “InstaRedeem” Discount as a Welcome Offer cannot be enjoyed in conjunction with other “InstaRedeem” promotion offers offered by the Bank and the merchants. If 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 (\$500 Klook Rewards : debit HK\$500, or HK\$350 InstaRedeem Amount: debit HK\$200, HK\$150 or HK\$350, as the case may be, or HK\$150 “InstaRedeem” Discount (applicable to tertiary student’s applicant only) : debit HK\$50, HK\$100 or HK\$150, as the case may be) directly from New Customer’s New Card account after the end of the Spending Period without prior notice.

14. If Customer cancels his/her principal New Card mentioned above within 12 months from the date the account is opened, an administration fee equivalent to the face value or reference retail price of the welcome gift at the time of application will be charged to the relevant account without prior notice.

15. Welcome Gift, Extra Welcome Gift and/or Extra InstaRedeem is only available to 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, Extra Welcome Gift and/or Extra InstaRedeem is issued. The Bank shall have the sole discretion in determining a Customer’s entitlement to the Welcome Gift, Extra Welcome Gift and/or Extra InstaRedeem.

16. Entitlement to Welcome Offer is subject to there being no abuse/non compliance by the Customer, failing which the Bank will debit the value of the Welcome Offer from the

Customer's account without notice and/or take such action to recover any outstanding amounts.

17. The Bank may change these terms and conditions and/or modify or terminate the Welcome Offer. The Bank's decision is final.

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