

“DBS COMPASS VISA COM-to-Play Mini Game Win up to \$5,000 COMPASS Dollar” Terms and Conditions

1. “DBS COMPASS VISA COM-to-Play Mini Game Win up to \$5,000 COMPASS Dollar” (“Promotion”) is only applicable to the principal cardholders (“Cardholders”) of DBS COMPASS VISA (“Applicable Credit Card”) issued by DBS Bank (Hong Kong) Limited (the “Bank”). The virtual credit card activated immediately upon the successful application of the Applicable Credit Card via DBS Card+ mobile application (“DBS Card+”) is also entitled to participate in the Promotion from the second next day upon card issuance.
2. The Promotion starts from 1 Jan 2026 to 31 May 2026, both dates inclusive (the “Promotion Period”).
3. Cardholders who spend a single net transaction of HK\$200 or above with Applicable Credit Cards at below designated spending categories (“Designated Spending Categories”) during the Promotion Period (“Eligible Transaction”) are entitled to join the “COM-to-Play” mini game (“Mini Game”) on DBS Card+ once. Spending of Designated Spending Categories are referring to any posted retail transactions with official payment records at any points of sales (either physical or online stores) of the following categories of merchant:
 - a. Fashion & Apparel
 - b. Department Stores
 - c. Household Appliances/Electronic Goods
 - d. Home Furniture/Decorations
 - e. Gasoline spending at petrol stations

The Bank shall determine at its sole discretion whether the related spending falls into the Designated Spending Categories based on the merchant codes defined by Visa or a merchant’s acquiring bank. The time for posting of transaction and displaying the transaction on DBS Card+ “Spending” page will be depended on the merchant category, payment processing time of merchant or payment gateway.

4. To join the Mini Game, Cardholders are required to install the DBS Card+ and completely register an DBS Card+ account before making the eligible transaction and, conduct an Eligible Transaction during the Promotion Period and complete the Mini Game for winning the prize by below respective designated dates (“Mini Game Period”); otherwise, it will be considered as giving up the prize on its own.

Month	Promotion Period	Time	Mini Game Period	Time
Jan	1 Jan to 31 Jan 2026	00:00-23:59 (Hong Kong Time)	1 Jan to 14 Feb 2026	00:00-23:59 (Hong Kong Time)
Feb	1 Feb to 28 Feb 2025	00:00-23:59 (Hong Kong Time)	1 Feb to 14 Mar 2026	00:00-23:59 (Hong Kong Time)
Mar	1 Mar to 31 Mar 2025	00:00-23:59 (Hong Kong Time)	1 Mar to 14 Apr 2026	00:00-23:59 (Hong Kong Time)
Apr	1 Apr to 30 Apr 2025	00:00-23:59 (Hong Kong Time)	1 Apr to 14 May 2026	00:00-23:59 (Hong Kong Time)
May	1 May to 31 May 2025	00:00-23:59 (Hong Kong Time)	1 May to 14 Jun 2026	00:00-23:59 (Hong Kong Time)

5. Each Cardholder can participate in the Mini Game up to 2 times per calendar month in this Promotion and each Mini Game can randomly win COMPASS Dollars as a prize (“Prize”). There are different amounts of Prizes. Each Mini Game can only win the Prize once and the minimum amount is \$5 COMPASS Dollar. However, there is a quota on the total number of Prize of this Promotion, and is only applicable to the first 35,125 completed Eligible Transactions per calendar month during the Promotion Period and it is based on the time when tapping the “Tap to Play” button and completing the Mini Game. The quota of Prize is available on a first-come first-served basis until the quota is full. Quota full message will be shown on the page in DBS Card+ > Rewards > Marketing Offers > the Promotion page if quota of the Prize is full. The following are the steps of the Mini Game:
 - a. Once the Eligible Transaction is posted successfully and displayed on “Spending” page of DBS Card+, Cardholders can enter the Mini Game by tapping the “COM-to-Play” section on “Spending” Page, then tapping “Tap to Play” on the Mini Game homepage on DBS Card+.
 - b. The system will direct the Cardholders to finish the Mini Game.
 - c. The Mini Game result will be shown instantly after finishing the Mini Game. Cardholders can also check the Mini Game result of that Eligible Transaction anytime on “Spending” Page on DBS Card+.

- d. The Prize entitled by Cardholders will be credited to Cardholders' Applicable Credit Card accounts directly within 1 week after the date of Mini Game while the Prize entitled by Cardholders made by the virtual credit card of Applicable Credit Card will be credited to Cardholders' Applicable Credit Card accounts directly within 1 month after the date of Mini Game. Records will be included in the "FROM ALL TXN REWARDS" under "COMPASS DOLLARS – ACCOUNT MONTHLY SUMMARY" section in the corresponding monthly statement. Prize details for each calendar month are as follow:

Prize Details – COMPASS Dollar	Prize Quota
\$5,000	1
\$200	124
\$20	5,000
\$5	30,000

6. For the purpose of this Promotion, Eligible Transaction amount is based on the settlement amount of the Eligible Transaction in HK currency as revealed in "Spending" page of DBS Card+. For avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Transaction: Cash advance and relevant handling/administration fees, application fee/handling fee of Octopus Automatic Add-Value Service, Balance Transfer, Flexi Cash, Call-a-loan, Funds Transfer, Flexi Shopping Programme, tax payment, insurance payment, all bill payment transactions made via DBS iBanking/JET Payment Service/24-hour Customer Services Hotline or any other means as specified by the Bank from time to time, 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, casino chips, foreign exchange, security purchases, credit card annual fee, finance charges, late charges, reversed transactions, transaction that has been subject to cancellation, charge-back, return of goods and/or refund, payment via eWallet (except for Apple Pay, Google Pay and Samsung Pay), transfer/reloads of e-Wallet or Octopus Automatic Add-Value Service, transactions made via "Pay & Transfer" function in DBS Card+, purchase and/or reload of stored value cards or any other types of transactions as the Bank may specify from time to time.
7. Eligible Spending accumulated in different Applicable Card accounts of a Cardholder will be combined when calculating the number of times of joining the Mini Game.
8. The Prize is only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Prize is issued. If the status of a Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves

the right to disqualify the Cardholder from participating in the Promotion and/or enjoying the Prize.

9. Cardholders cannot make any claims or propose any actions to the Bank which related to the Mini Game under any of the following circumstances, including but not limited to the system malfunctions, maintenance, update, disruption or other unexpected technical problems beyond control from which results in the failure of the Mini Game.
10. The Prize entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Cardholders to submit the relevant original transaction slips, other documents or evidence for verification. The submitted transaction slips, documents and/or evidence will not be returned. If there is any discrepancy between the Bank's record and Cardholder's record of any transaction, the Bank's record shall prevail.
11. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Reward from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
12. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.