

"DBS COMPASS VISA Costco Spending Rewards" Promotion Terms and Conditions

1. "DBS COMPASS VISA Spending Rewards" ("Promotion") is applicable to the holders of principal and supplementary card of DBS COMPASS VISA including ("Applicable Credit Cards") ("Cardholders") issued by DBS Bank (Hong Kong) Limited (the "Bank").
2. The Promotion Period is from 1 January 2026 to 30 April 2026 ("Promotion Period"), both dates inclusive.
3. The Promotion is co-organized by the Bank and Visa Worldwide Pte. Limited ("Visa").
4. To participate in Offer 1 (as defined in clause 5) of this Promotion, Cardholders must complete the registration process via Visa's designated platform (<https://visaselectrewardhk.com/DBSCostco>)* and display "Registration successful" notification upon successful registration during the Promotion Period. Cardholders who have not performed a successful registration will not be eligible for Offer 1. The Bank and Visa have the final decision on whether a Cardholder has performed a successful registration. The registration for Offer 1 is available from 1 January 2026. Each Applicable Credit Card is required to register once only. Principal Card and Supplementary Card are required to register separately.
5. During the Promotion period, Cardholders are required to successfully register and conduct a single net spending of RMB 500 at Costco Shenzhen store ("Merchant") with the registered Applicable Credit Card ("Eligible Spending") shall be entitled to one RMB 50 Costco coupon ("Coupon 1") ("Offer 1").
6. Offer 1 is subject to a quota of 5,400 in total, on a first-come first-served basis. Quota full message will be shown on the Bank website (go.dbs.com/hk-cv-costco-en) if the quota of Offer 1 is full.
7. Eligible Spending is counted based on the transaction date. The Bank shall determine at its sole discretion to define for Eligible Spending based on the transaction types and/or merchant codes defined by Visa or a merchant's acquiring bank. Dynamic Currency Conversion provides an option to settle any overseas transaction in either foreign currencies or Hong Kong Dollars. However, the selected currency is final once the Cardholder has made the choice. For the avoidance of doubt, if Cardholders choose to settle a transaction at Merchant in Hong Kong Dollars via Dynamic Currency Conversion, the transaction amount of the spending is based on the exchange rate during the settlement between the Merchant and Visa. If the transaction amount meets RMB 500, that spending is also counted as Eligible Spending in this Promotion.
8. For the avoidance of doubt, the following types of transactions shall not be regarded as Eligible Spending: amount of each posted instalment of "Card Interest-free Installment Loan", amount of each posted installment of "Credit Card Interest-free Merchant Instalment

Plan”, transaction that has been subject to cancellation, charge-back, return of goods and/or refund, reloading of electronic wallets, any spending conducted via electronic wallets (except Apple Pay, Google Pay and Samsung Pay) and online spending or any other types of transactions specified by the Bank from time to time.

9. The coupon redemption email of Coupon 1 will be sent to the Cardholder’s registered email address via Visa’s designated platform directly within 30 calendar days after the Eligible Spending is posted. If Visa’s designated platform’s electronic messaging system shows that the coupon redemption email of Coupon 1 has been successfully sent to the Cardholder’s registered email address, the Bank and/or Visa have no liability and will not offer any compensation in respect of any failure to receive the coupon redemption email of Coupon 1 (include but not limited to incorrect email address provided by cardholders), redemption email is lost or damaged.
10. Cardholders are required to present the coupon redemption email of Coupon 1 to redeem Coupon 1 at the Merchant on or before 31 May 2026. Coupon 1 will be valid for 45 calendar days counting from the redemption date and is subject to relevant terms and conditions as printed on the back of Coupon 1. Once the coupon redemption email of Coupon 1 is redeemed, the redemption cannot be changed, cancelled or reversed. Any enquiry or complaint in relation to Coupon 1 shall be directed to the Merchant.
11. During the Promotion Period, Cardholders who sign-up for Costco paid principal card and settle the membership fee with the Applicable Credit Card at the Merchant is eligible for a RMB 30 Costco coupon (“Coupon 2”) (“Offer 2”). Cardholders are required to present the Applicable Credit Card and the Mainland Travel Permit for Hong Kong and Macao Residents in person at the Costco Shenzhen store membership counter in order to redeem the coupon.
12. Coupon 2 will be valid for 45 calendar days counting from the redemption date and is subject to relevant terms and conditions as printed on the back of Coupon 2.
13. Coupon 1 and Coupon 2 are collectively as Coupon (“Coupons”)
14. The Coupons are only applicable to the 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 Coupons are 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 Cardholders from participating in the Promotion and/or the entitlement of the Coupons.
15. Regarding to the related handling fee that may be involved in overseas transactions, please refer to the Bank’s website > Help & Support > Credit Card > More > Check transaction > “Exchange rate and handling fee of overseas transaction”, and Bank’s website > Help & Support > Credit Card > More > Check transaction > “Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars”

16. The Coupons entitled by Cardholders shall be determined by the Bank and/or Visa at its sole discretion based on the Bank and/or Visa's record. Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank and/or Visa reserve 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 and/or Visa's record and Cardholder's record of any transaction, the Bank and/or Supplier's record shall prevail.
17. The entitlement to the Coupons for 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 Coupon(s) from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
18. The Bank shall not be liable for any loss incurred by the cardholder should the merchant refuse to provide the cash coupon and/or fulfill its value.
19. The Bank and/or Visa may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
20. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
21. The terms and conditions if this Promotion is accessible at our website until 7 days after the end of the Promotion Period.
22. For all the personal information collected from participants and its use, during the registration process for the Promotion or thereafter by Visa, please refer to Visa's designated platform (<https://visaselectrewardhk.com/DBSCostco>)*.

*This is not the Bank's website. The Bank is not responsible or liable for their content or the Cardholder's use of them.