

“DBS COMPASS VISA Limited-time Spending Rewards Up to 5% Cash Rebate” Promotion Terms and Conditions

1. “DBS COMPASS VISA Limited-time Spending Rewards Up to 5% Cash Rebate” (the “Promotion”) is applicable to the cardholders of DBS COMPASS VISA (“Applicable Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”) (“Cardholders”).
2. The Promotion runs from 2 May 2025 to 30 Jun 2025 (“Promotion Period”), which takes place in 2 phases:
 - i. The first phase starts from 2 May to 31 May 2025, both dates inclusive (“Phase 1”).
 - ii. The second phase starts from 1 June to 30 June 2025, both dates inclusive (“Phase 2”).
3. Unless otherwise specified by the Bank, to participate in this Promotion, Cardholders must complete the registration process successfully during the Promotion Period via DBS Card+ mobile application (“DBS Card+”) following below steps (“Successful Registration”):
 - i. Register DBS Card+ membership (for those Cardholders who are already with DBS Card+ membership may skip step i and go to step ii directly);
 - ii. Register the Promotion with his/her Applicable Cards. Cardholders have to read and confirm the acceptance of these terms and conditions and input the required information according to the instructions. Cardholders will be given a reference number upon Successful Registration for record and enquiry purposes. Each Applicable Card is required to register once only. If Cardholder has more than 1 Applicable Cards, only registration by one of the Applicable Cards is required.
4. If there is a supplementary card under the Applicable Card account, only registration by the principal Cardholder is required. Cardholders who have not performed a Successful Registration will not be eligible for the Promotion. Upon Successful Registration, no cancellation or amendment is allowed. The Bank has the final decision on whether a Cardholder has performed a Successful Registration.
5. Registration quota is applied for the Promotion, and only applicable to the first 28,000 Cardholders who completed the registration with the Designated Credit Card. Quota full message will be shown on the DBS Card+ > Reward > Marketing Offers > promotion page if quotas of the registration is full.
6. For Cardholders who Successfully Register for the Promotion, and accumulate eligible spending with Applicable Cards (“Eligible Spending”, definition refers to Clause 7 below) in Phase 1 and/or Phase 2 and fulfill the target spending amount (“Target Spending Amount”) of respective phase, will be entitled to up to 5% cash rebate (“Rewards”) on the designated categories (“Designated Categories”) of the respective phase. Pls refer to below details of Designated Categories and Rewards:

Rewards details are as follow:

Target Spending Amount of Each Phase	Reward % on the Designated Categories	Maximum Reward of Each Phase
HK\$2,500– HK\$4,000	3%	HK\$120
Above HK\$4,000	5%	HK\$250

Designated Categories include:

- i. Dining
- ii. Household Appliances / Electronic Goods
- iii. Clothing
- iv. Cosmetics and Beauty

The Bank shall determine at its sole discretion whether an Eligible Spending falls into the Designated Spending Categories based on the merchant codes defined by Visa or a merchant's acquiring bank, and is determined by the Bank at its sole discretion.

Illustration:

Illustration	Phase	Eligible Spending	Spending on Designated Categories	Reward % on the Designated Categories	Entitled Reward
1	1	HK\$7,000	HK\$6,000	5%	HK\$250 (HK\$6,000 x 5% = HK\$300 but capped at HK\$250)
2	1	HK\$3,500	HK\$3,000	3%	HK\$90 (HK\$3,000 x 3% = HK\$90)
3	2	HK\$4,000	HK\$0	3%	HK\$0 (HK\$0 x 3% = HK\$0)

7. When calculating Eligible Spending and Rewards, the Eligible Spending and Reward will be rounded down to 2 decimal places. Reward will be credited to the Cardholder's

Applicable Card account on or before 31 August 2025, and shown on the monthly statement.

8. If the Cardholder successfully register the Promotion, the Eligible Spending made before the Registration Period but within the Promotion Period, if any, will also be applied to calculate the Target Spending Amount and/or Reward (if any) of the respective phase. For example, if Selected Customer registered the Promotion on 3 June 2025, all Eligible Spending made in the Promotion Period will be applied to calculate the Target Spending Amount and/or Reward (if any).
9. For the purpose of this Promotion, "Eligible Spending" refers to all posted retail purchase transactions with official payment records at any points of sales (either physical or online) of merchants. For a purchase transaction under "Card Interest-free Instalment Loan" or "Credit Card Interest-free Merchant Instalment Plan", the instalment amount will be counted for Rewards as and when the instalment is posted to the Applicable Card account. For avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Spending: any payments via e-Wallet except Apple Pay, Google Pay and Samsung Pay (including but not limited to PayMe), reloads of e-Wallet, Octopus Automatic Add-Value Service, transactions made via "Pay & Transfer" function in DBS Card+, fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Flexi Shopping Promotion, 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, any bill payment transactions (made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline, the "Pay and Transfer" function of the DBS Card+ mobile application or any other means as specified by the Bank from time to time), fund transfer transactions (made through the "Pay and Transfer" function of the mobile application 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.
10. If there's any supplementary card applied under the Cardholder's Applicable Card account(s), the Eligible Spending conducted with the supplementary card of the Applicable Card will be counted as the spending under the principal card account.
11. If Cardholder has more than one Applicable Card, total amount of Eligible Spending of all Applicable Card accounts will be counted. The Reward will be credited to the Applicable Card account with highest spending amount.
12. Transactions which are subsequently cancelled or refunded to the Cardholder's Applicable Card account will not be counted as Eligible Spending.
13. Reward cannot be transferred, exchanged for credit limit or other discount/goods/service.
14. The validity of any registration and/or Reward eligibility of the Cardholder will be determined by the Bank at its sole discretion. In the event of discrepancy or inconsistency of registration record between the Cardholder and the Bank or the

Cardholder is not able to provide confirmation email with reference number, the decision of the Bank shall be final and binding.

15. Rewards are only applicable to Cardholders whose Applicable Card accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) throughout the Promotion Period and when the Rewards are being credited. If the Applicable Card account status has changed, the Bank reserves the right not to issue the Rewards without prior notice.
16. 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. Eligibility of any transaction for the purpose of the Promotion shall be determined based on its transaction date and time in the Bank's record. If there is any discrepancy between the Bank's record and Selected Customer's transaction slip, the Bank's record and determination shall be final and conclusive.
17. 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 Rewards from the Cardholder'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 Promotion. The Bank's decision is final.
19. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
20. Promotion information will remain accessible up to one week after the end of the Promotion.