

"DBS COMPASS VISA Watsons Promotion" Terms and Conditions

1. "DBS COMPASS VISA Watsons Promotion" ("Promotion") is only applicable to the holders of principal and supplementary card of DBS COMPASS VISA ("Applicable Credit Cards") ("Cardholders") issued by DBS Bank (Hong Kong) Limited (the "Bank").
2. The Promotion runs from 1 to 31 December 2025, both dates inclusive ("Promotion Period").
3. During the Promotion period, Cardholders who conduct a single spending of **HK\$400** with Applicable Credit Card at Watsons ("Merchant") Hong Kong stores shall be entitled to enjoy **HK\$40** instant discount ("Instant Discount"). If Cardholders conduct transactions with Applicable Credit Cards on selected products at Merchant stores in Hong Kong, they shall be entitled to selected products up to 22% off ("Selected Products Discount"). Instant Discount and Selected Products Discount are named collectively as the Offer ("Offer").
4. Offer will be served in first come first served basis. Quota full message will be shown in Merchant stores and /or on the Promotion webpage if the quota of the Offer is full.
5. During checkout at the stores, Cardholders are required to notify the staff of the Merchant of their intent to use the Offer prior to payment completion. No retroactive applications or reissuances of the Offer will be permitted once the transaction is finalized. Offer cannot be used in self-checkout counter.
6. For the avoidance of doubt, the following types of transactions shall not be eligible to the Offer :
 - Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
 - Any autopay, transactions relating to online merchants, installment, unposted transactions, bill payment transactions made through DBS iBanking, JET Payment Service, 24-hour Customer Services Hotline, transactions made via "Pay & Transfer" function in DBS Card+ mobile application or any other means as specified by the Bank from time to time;
 - All payment via eWallet (except for Apple Pay, Google Pay and Samsung Pay), all reloads of e-Wallet and Octopus Automatic Add-Value Service;
 - Payment settled through Pay & Transfer function in DBS Card+ mobile application with Applicable Credit Card payment, and transaction made via "DBS iBanking" or "DBS digibank HK App"; or
 - Any other categories of transactions as the Bank may specify from time to time.
7. Unless specified, Offer cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
8. The Offer 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 Offer 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 Offer.
9. The Offer entitled by Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. If there is any discrepancy between the record held by Cardholders and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholders.
10. 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. The Bank is not the supplier of the products/services and the description, photos or reference price (if any) in relation to the products/services, which are not provided by the Bank and intended to be for reference only. Any enquiry, claim or complaint in relation to the quality or availability of the products/services or the accuracy of any of the aforementioned information contained on this marketing material shall be directed to the participating supplies. The Bank shall assume no liability in respect thereof.
12. 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 Offer from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.
13. The Bank and the Merchant may change these terms and conditions and/or modify or terminate the Promotion. The Bank and the Merchant's decision are final.
14. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
15. Promotion information will remain accessible up to one week after the end of the Promotion.