

## 「DBS COMPASS VISA 網購限定」推廣之條款及細則：

1. 「DBS COMPASS VISA 網購限定」推廣(「本推廣」)只適用於由星展銀行(香港)有限公司(「銀行」,表示包括其繼承人和受讓人)發出之 DBS COMPASS VISA(「適用信用卡」)之主卡持卡人(「持卡人」)參與。
2. 推廣期由 2016 年 9 月 9 日至 2016 年 10 月 31 日,首尾兩天包括在內(「推廣期」)。
3. 如欲參與本推廣,持卡人須於 2016 年 9 月 15 日 00:00 至 2016 年 10 月 31 日 23:59 期間(「登記期」登記時間以銀行系統為準),透過網頁 <https://cards.dbs.com.hk> 或 DBS Omni 手機應用程式 (i) 成功登記 DBS Omni 帳戶(現有 DBS Omni 帳戶可跳過步驟 (i),直接按下述步驟 (ii) 開始登記程序),及 (ii) 以適用信用卡成功登記本推廣。持卡人將於成功登記後獲發一封確認電郵至其於上述手機應用程式或銀行網站所登記之電郵地址。
4. 每張適用信用卡只需登記一次。若持卡人未能於登記期內完成登記或所提供的資料不正確,將不符合資格參與本推廣。於成功登記後,所有登記資料將不可取消或更改。
5. 持卡人憑已登記之適用信用卡於推廣期內完成單一交易金額滿 HK\$4,000 之合資格網上簽賬(「合資格簽賬」,定義見以下第 8 條條款),可獲贈\$100 COMPASS Dollar 回贈(「獎賞」)。
6. 每張已成功登記之適用信用卡獎賞上限為\$200 COMPASS Dollar。
7. 獎賞將於推廣期完結後 3 個月內直接存入合資格持卡人的適用信用卡戶口,並顯示於月結單上。
8. 就本推廣而言,「合資格簽賬」乃指已誌賬及於網上完成之零售交易,但不包括商戶登記為非網上交易(根據銀行或 Visa 國際組織不時界定為準)之交易。為免產生疑問,以下類別之交易將不屬於合資格簽賬:「信用卡免息分期貸款」之每月供款、現金透支及有關手續費/行政費用、八達通之自動增值金額/申請費/手續費、「結餘轉戶」、「Flexi Cash 迅用錢」、「現金轉戶」計劃、「輕鬆分期付款」計劃、「COMPASS VISA 先簽賬後分期」計劃、繳付稅項、透過「星展 iBanking 網上理財」、銀通櫃員機的「繳費易」服務或其他不時由本行指定的方法進行的任何繳費交易、於香港以外的銷售點(就網上交易而言,指商戶的登記及/或結算所在地)所進行的港幣交易、籌碼兌換、外幣兌換、証券買賣、信用卡年費、財務費用、逾期費用、沖正簽賬、已被取消、正在進行索償、退貨及/或退款等的簽賬或銀行不時指定的其他類別的簽賬。所有合資格簽賬,以交易日期計算,必須於推廣期內完成。
9. 如適用信用卡戶口設有附屬卡,經該附屬卡完成的任何合資格簽賬將併入主卡戶口內計算。同一持卡人名下之不同信用卡的簽賬不可合併計算。
10. 獎賞不可轉讓、兌換現金、信貸額或其他折扣/貨品/服務。
11. 銀行會根據銀行紀錄內的簽賬日期及時間決定任何簽賬是否符合本推廣的資格。如持卡人的簽賬存根與銀行的紀錄不符,銀行的紀錄及決定將為最終及決定性。
12. 任何登記及/或持卡人於本推廣獲得獎賞的資格,將由銀行按其紀錄全權酌情決定。如持卡人的登記紀錄與銀行紀錄不符,銀行的紀錄及決定將為最終及決定性。
13. 獎賞只適用於在有關推廣期至給予獎賞期間,適用信用卡戶口狀況良好、有效及無欠繳(由銀行全權酌情決定)的持卡人。如戶口狀況有變,銀行保留權利終止向持卡人提供獎賞。銀行可全權酌情決定持卡人獲享獎賞的資格。

14. 持卡人必須保留任何簽賬的簽賬存根正本。如有爭議，銀行保留權利要求持卡人提供有關簽賬存根正本、其他文件或證據以作核實。已遞交的簽賬存根、文件及/或證據將不獲發還。如就任何簽賬，銀行的紀錄與持卡人的紀錄不符，概以銀行的紀錄為準。
15. 如持卡人以任何舞弊及/或欺詐行為(由銀行全權酌情決定)獲享獎賞，銀行有權取消其獲享獎賞的資格及/或取消其於銀行開立的全部或部分戶口。銀行保留權利直接從持卡人在銀行開立的戶口扣除任何透過舞弊及/或欺詐而不適當地獲得之獎賞而不作事先通知，及/或採取法律行動以追討有關獎賞。
16. 銀行保留權利修改本條款及細則、更改或終止本推廣。如有任何爭議，銀行的決定為最終及具約束性。
17. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

### **"DBS COMPASS VISA Online Exclusive" Promotion Terms and Conditions**

1. "DBS COMPASS VISA Online Exclusive" Promotion (the "Promotion") is only applicable to the principle cardholder (the "Cardholder") of DBS COMPASS VISA ("Applicable Credit Card") issued by DBS Bank (Hong Kong) Limited (the "Bank", which expression shall include its successors and assigns).
2. The Promotion Period starts from 9 September 2016 to 31 October 2016, both dates inclusive ("Promotion Period")
3. Cardholders are required to register the Promotion successfully in accordance with the following steps during 15 September 2016 00:00 to 31 October 2016 23:59 ("Registration Period", register time will be based on the Bank's record) via webpage <https://cards.dbs.com.hk> or DBS Omni mobile application: (i) register DBS Omni membership (for those Selected Cardholders who are already with DBS Omni membership may skip step (i) and go to step (ii) directly, and (ii) register the Promotion with his/her Applicable Credit Card, in order to participate in the Promotion. A confirmation email will be sent to the registered email address of Cardholders (which has been registered in the aforementioned website or mobile application) upon successful registration.
4. Each Applicable Credit Card is required to register once only. Cardholders who have failed to register for the Promotion within the Registration Period or have provided incorrect information shall not be eligible for the Promotion. All information provided for registration cannot be cancelled or amended upon successful registration.
5. Cardholder who complete eligible online spending ("Eligible Spending", definition refers to Clause 8 below) of a single transaction of HK\$4,000 or above with successfully registered Applicable Credit Card during the Promotion Period, he/she can be entitled to \$100 COMPASS Dollar rebate ("Reward").
6. For each successfully registered Applicable Credit Card, Reward will be capped at HK\$200 COMPASS Dollar.
7. Reward will be credited to Cardholder's Applicable Credit Card account within 3 months after the end of Promotion Period and be shown in monthly statement.
8. For the purpose of the Promotion, "Eligible Spending" means any posted retail transactions made via online, but does not include any transactions made with merchants whose merchant codes are not defined as online transactions (according to the criteria of the Bank or Visa International from time to time). For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Spending : monthly payment of "Card Interest-free Instalment Loan, cash advance and relevant handling/administration fees, reload amount/ application

fee/handling fee of Octopus Automatic Add-Value Service, Balance Transfer, Flexi Cash, Call-a-loan, Funds Transfer, Fee Based Instalment, COMPASS VISA Flexi Shopping Instalment, tax payment, any bill payment transactions made through DBS iBanking, JET Payment Service 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 or any other types of transactions as the Bank may specify from time to time. All Eligible Spending will be counted base on the transaction date and conducted during Promotion Period.

9. If there's any supplementary card applied under the Applicable Credit Card, the transactions conducted with the supplementary card of the Applicable Credit Card will be counted as the spending under the principal card account. Transactions conducted with different credit cards of the Cardholder cannot be combined.
10. Reward cannot be transferred, or exchanged for cash, credit limit or other discount/good/service.
11. 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 Cardholders' transaction slip, the Bank's record and determination shall be final and conclusive.
12. The validity of any registration and/or Reward eligibility of Cardholders will be determined by the Bank at its sole discretion. In the event of discrepancy or inconsistency of registration record between Cardholders and the Bank, the decision of the Bank shall be final and binding.
13. Reward is only applicable to Cardholders whose Applicable Credit Card accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) during the Promotion Period until the Reward has been credited. If the account status has changed, the Bank reserves the right to terminate the Reward for the Cardholder and/or charge the Cardholder with any amount of the Reward awarded without prior notice. The Bank shall have the sole discretion in determining a Cardholder's eligibility to the Reward.
14. 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.
15. Any fraud and/or abuse of the Promotion (as determined by the Bank at its sole discretion) will result in forfeiture of the Cardholder's eligibility to the Reward and/or cancellation of all or part of the Cardholder's account(s) with the Bank. The Bank reserves the right to deduct the Reward amount awarded to a Cardholder inappropriately pursuant to any fraud and/or abuse directly from the Cardholder's account(s) held with the Bank without prior notice and/or take legal action in such instances to recover any such amounts.
16. The Bank reserves the right to amend these terms and conditions as well as to vary or terminate the Promotion. In case of any disputes, the decision of the Bank shall be final and binding.
17. In the event of discrepancy or inconsistency between the English version and Chinese version of these terms and conditions, the English version shall prevail.