

“DBS COMPASS VISA “COM-to-Spend Everywhere” Spending Rewards (2026)” Terms and Conditions

1. “DBS COMPASS VISA “COM-to-Spend Everywhere” Spending Rewards (2026)” (the “**Programme**”) is applicable to the cardholders of DBS COMPASS VISA (“**Applicable Cards**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”) (“**Cardholders**”).
2. The registration of this Programme is available from 18 December 2025. The validity period of this Programme is from 1 January 2026 to 30 June 2026, both dates inclusive (“**Programme Period**”).
3. Unless otherwise specified by the Bank, to participate in this Programme, Cardholders must complete the registration process successfully during the Programme Period via DBS Card+ mobile application 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 Programme 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.
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 Programme. 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. For Cardholders who successfully register between 18 December 2025 and 31 December 2025 (both dates inclusive), will be entitled to a 3% COMPASS Dollar rebate (“**Rewards**”) for “**Eligible Spending**.” “**Eligible Spending**” refers to single net retail transactions of HK\$300 or above, made via AliPay, AliPayHK or WeChat Pay (with Applicable Card bound), that have been posted, from the first day till the end of the Programme Period (“**Designated Spending Categories**”). For Cardholders who Successfully Register between 1 January 2026 to 30 June 2026 (during the Programme Period), from the first day of the calendar month of Successful Registration till the end of the Programme Period, Cardholders’ posted “**Eligible Spending**” conducted with the Applicable Card will be entitled to the above Rewards.

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.

6. For the purpose of this Programme, Rewards include the 0.4% COMPASS Dollar basic rebate (“**Basic Reward**”) under the COMPASS Card Reward Scheme and the extra 2.6% COMPASS Dollar rebate (“**Extra Reward**”) under this Programme. When

calculating Rewards, Extra Reward will be rounded down to 2 decimal places. Extra Reward will be credited to the Applicable Card account after the Eligible Spending is posted. Each Applicable Card is entitled to a maximum of HK\$200 COMPASS Dollar Extra Reward per calendar month. Extra Reward will be credited to the Applicable Card on below dates:

Calendar Month in which the Eligible Transaction is posted	Extra Reward Fulfillment Date
From January 2026 to March 2026	Within May 2026
From April 2026 to June 2026	Within August 2026

7. For the purpose of this Programme, "**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", a Cardholder earns 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 Programme, 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.
8. Transactions which are subsequently cancelled or refunded to the Cardholder's Applicable Card account ("**Invalid Transactions**") will not be counted as Eligible Spending. Any Rewards awarded for Invalid Transactions will be deducted, charged or repayable to the Bank. In accordance with clause 5 above, Extra Reward will be deducted from the spending amount under Invalid Transactions (up to the relevant cap of Designated Spending Categories), and Basic Reward will be deducted for the full spending amount under Invalid Transactions.
9. Eligible Spending accumulated in different Applicable Card accounts of a Cardholder cannot be combined when calculating Rewards. If there is a supplementary card under

the Applicable Card account, Eligible Spending under a supplementary card will be counted towards the Eligible Spending of the principal card for calculation of Rewards.

10. 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 Programme 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.
11. Eligibility of any transactions for the purpose of this Programme shall be determined based on the transaction posting date and time in the Bank's record. If there is any discrepancy between the Bank's record and Cardholder's record of any transaction, the Bank's record shall prevail.
12. Cardholder is required to keep record of relevant transactions. In case of any disputes, the Bank reserves the right to require the Cardholder to submit relevant record of the Eligible Spending for verification. The submitted record and document will not be returned.
13. Participation in the Programme 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.
14. The Bank may change these terms and conditions and/or modify or terminate the Programme. The Bank's decision is final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
16. Programme information will remain accessible up to one week after the end of the Programme.