

## “DBS COMPASS VISA Super Wednesday – 8% InstaRedeem on Local Supermarket Spending” Terms and Conditions

1. “DBS COMPASS VISA Super Wednesday – 8% InstaRedeem on Local Supermarket Spending” (“**Promotion**”) is applicable to the principal cardholders (“**Principal Cardholders**”) of DBS COMPASS VISA (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”). This Promotion is not applicable to supplementary card cardholders
2. The Promotion will be held on every Wednesday (“**Promotion Calendar Days**”) during 3 Jun 2026 to 30 Dec 2026 (“**Promotion Period**”). For avoidance of doubt, all Promotion Calendar Days during the Promotion Period are listed as follow:

Month	Promotion Calendar Days	Time
Jun	3rd, 10th, 17th, and 24th Jun 2026	00:00-23:59 (Hong Kong Time)
Jul	1st, 8th, 15th, 22nd, and 29th Jul 2026	00:00-23:59 (Hong Kong Time)
Aug	5th, 12th, 19th, and 26th Aug 2026	00:00-23:59 (Hong Kong Time)
Sep	2nd, 9th, 16th, 23rd, and 30th Sep 2026	00:00-23:59 (Hong Kong Time)
Oct	7th, 14th, 21st, and 28th Oct 2026	00:00-23:59 (Hong Kong Time)
Nov	4th, 11th, 18th, and 25th Nov 2026	00:00-23:59 (Hong Kong Time)
Dec	2nd, 9th, 16th, 23rd, and 30th Dec 2026	00:00-23:59 (Hong Kong Time)

3. Upon a single net spending of HK\$300 or above (“**Eligible Transaction**”) at supermarkets in Hong Kong (“**Local Supermarkets**”; as defined in Clause 6 below) with the Applicable Credit Card on the Promotion Calendar Days, Principal Cardholders shall be entitled to 8% deduction (“**Reward**”) from the payable amount for that Eligible Transaction through the Red “InstaRedeem” button revealed on that transaction after the transaction is posted and displayed on “Spending” page of DBS Card+ mobile application (“DBS Card+ app”). Reward will be rounded down to 2 decimal places.
4. Reward is only applicable to the **first HK\$2,000** Eligible Transaction in each calendar month during the Promotion Period. Eligible Transaction amount is based on the

settlement amount of the Eligible Transaction in HK currency as revealed in "Spending" page of DBS Card+ app.

5. To be eligible to enjoy the Reward, Principal Cardholders are required to install the DBS Card+ app, completely register a DBS Card+ app account, and turn on notifications in the DBS Card+ app by tapping "More" > "App & Security Settings" > "Push Notifications" > "InstaRedeem" before conducting any Eligible Transaction. Principal Cardholders must tap the InstaRedeem button for redeeming the Reward for the relevant Eligible Transaction within 15 calendar days after the transaction date of each Eligible Transaction, otherwise, it will be considered as giving up the Reward on its own. The time for posting of transaction and displaying the transaction on DBS Card+ app "Spending" page will be depended on the merchant category, payment processing time of merchant or payment gateway.
6. For the purpose of this Promotion, Local Supermarket refers to physical stores or online stores located in Hong Kong which are classified as supermarket based on the merchant codes defined by VISA or the merchant's acquiring bank. In case of online stores, located in Hong Kong means the place of registration and/or settlement of the merchant is Hong Kong. For merchants which often classified as Local Supermarket, please refer to the list at [go.dbs.com/hk-cv-superwed-supermarket-example-en](http://go.dbs.com/hk-cv-superwed-supermarket-example-en). In case of any disputes on the definition of Local Supermarket, it will be determined by the Bank at its sole discretion and the Bank reserves the right of final decision.
7. For the avoidance of doubt, the following types of transactions shall not be considered as Eligible Transactions:
  - a) Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
  - b) Any autopay, installment, unposted transactions;
  - c) All payment via eWallet (except for Apple Pay, Google Pay and Samsung Pay), all reloads of e-Wallet and Octopus Automatic Add-Value Service;
  - d) Any other type of transaction as determined by the Bank from time to time.
8. For avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Transaction: any payments via e-Wallet except Apple Pay, Google Pay and Samsung Pay (including but not limited to Alipay, WeChat Pay and 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.

9. Unless specified, Offer cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
10. If a Principal Cardholder cancels the related Eligible Transaction, the Bank reserves the right to disqualify the Principal Cardholder from enjoying the offers/rewards and debit the value of the offers/rewards from the Principal Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
11. The Offer/Reward entitled by Principal Cardholders shall be determined by the Bank at its sole discretion based on the Bank's record. Principal Cardholders must retain the original transaction slips of any transactions. In case of any disputes, the Bank reserves the right to require Principal 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 Principal Cardholder's record of any transaction, the Bank's record shall prevail.
12. The InstaRedeem of this Promotion cannot be enjoyed in conjunction with other "InstaRedeem" offer/reward offered by the Bank and the merchants. If a Principal Cardholder's spending meets the requirements of other "InstaRedeem" offer/reward at the same time, the Bank has the right to determine which offer/reward to be awarded in respect of that spending. When the spending has already been awarded under the offer/reward of this Promotion, the same spending cannot be awarded again under other "InstaRedeem" promotions and vice versa. In case of any disputes, the Bank reserves the right of final decision.
13. Rewards are only applicable to Principal 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) throughout the Promotion Period and when the Rewards are being credited. If the Applicable Credit Card account status has changed, the Bank reserves the right not to issue the Rewards without prior notice.
14. Eligibility of any transactions for the purpose of this Promotion and the qualification of Reward entitlement shall be determined based on the transaction date, time and amount in the Bank's record. Principal Cardholder is required to keep record of relevant transactions. The Bank reserves the right to request the Principal Cardholder to submit relevant record of the Eligible Transaction for verification. The submitted record and document will not be returned. If there is any discrepancy between the Bank's and the Principal Cardholder's record of any transaction for various reasons (including but not limited to late posting transactions by merchant(s) or merchants' acquiring banks), the Bank's record shall prevail.
15. Participation in the Promotion is subject to there being no abuse or non-compliance by the Principal Cardholder, failing which the Bank will debit the values of the Rewards

from the Principal Cardholder's account without notice and/or take such action to recover any outstanding amounts.

16. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
17. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
18. Promotion information will remain accessible up to one week after the end of the Promotion.