

DBS COMPASS VISA WELCOME OFFER TERMS & CONDITIONS:

1. The DBS Compass Visa Welcome Offer ("**Welcome Offer**") is only available to applicants who have successfully applied to become the principal cardholder of DBS COMPASS VISA Platinum card issued by DBS Bank (Hong Kong) Limited (the "**Bank**") ("**New Card**") by submitting the DBS COMPASS VISA Platinum application form ("**Application Form**") to the Bank during the period from 1 April 2022 to 3 July 2022 ("**Offer Period**") and all supporting documents required by the Bank within one month from the date of application.
2. Unless otherwise specified, the Welcome Offer is applicable to "**New Customers**". New Customers shall mean applicants who, during the New Card approval process have not applied for, do not currently hold, or in the 12 months prior to the date of application for the New Card, have not held and/or cancelled any principal credit cards (including co-branded cards) issued by the Bank.
3. Under the Welcome Offer, New Customers are entitled to choose any one applicable welcome gift ("**Welcome Gift**") set out below:

	Welcome Gift
Option 1	DBS COMPASS VISA Mahjong Set (Limited Edition) – Black
Option 2	DBS COMPASS VISA Mahjong Set (Vintage Edition) – Gold
Option 3	HK\$400 Local Supermarket "InstaRedeem" Amount

4. New Customer shall indicate his/her choice of the Welcome Gift on the Application Form. If New Customer has not indicated his/her choice or indicated more than one choice in the Application Form, New Customer will automatically be assigned "HK\$400 Local Supermarket "InstaRedeem" Amount" as his/her Welcome Gift. Once such choice has been made or assigned, it cannot be changed.
5. Each New Customer can enjoy the Welcome Offer once during the Offer Period. For the avoidance of doubt, if New Customer has successfully applied for more than one New Card with the Bank by submitting multiple Application Forms to the Bank, he/she will only be entitled to redeem ONE Welcome Gift in respect of all applications submitted during the Offer Period.
6. New Customer must accumulate retail spending ("**Eligible Spending**") of designated amount (as set out in the table below) with the New card ("**Spending Requirement**") within 3 months of the New Card issuance date ("**Spending Period**") and fulfil the additional requirement (as set out in the table below) ("**Additional Requirement**") in order to be eligible to the Welcome Gift.

Welcome Gift	Spending Requirement	Additional Requirement
DBS COMPASS VISA Mahjong Set (Limited Edition) – Black	HK\$6,800	Download DBS Card+ mobile application

DBS COMPASS VISA Mahjong Set (Vintage Edition) – Gold	HK\$6,800	("DBS Card+"), register and activate DBS Card+ account within 1 month of the New Card issuance date
HK\$400 Local Supermarket "InstaRedeem" Amount	HK\$4,800	

7. Only posted Eligible Spending transactions will be counted towards fulfillment of the Spending Requirement (for Eligible Spending transactions being settled with a Card Interest-free Instalment Loan, only posted monthly instalments will be counted). The following types of transactions shall not be considered as Eligible Spending: cash advance and its relevant handling / administration fees, application fee / handling fee of Octopus Automatic Add-Value Service and the top-up amount, Call-a-loan, Funds Transfer Programme, Fee Based Instalment Programme, Flexi-Shopping Programme, tax payment, reloads of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay), any bill payment transactions, 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.
8. Fulfillment of the Spending Requirement shall be calculated based on Eligible Spending conducted with each New Card successfully applied during the Offer Period. If New Customer has successfully applied for more than one New Card, Eligible Spending transactions conducted with different New Cards cannot be combined for the purpose of calculating fulfillment of the Spending Requirement. The amount of any Eligible Spending transactions conducted through any supplementary card under the New Card will be aggregated with that of the principal card of the New Card for the purpose of calculating fulfillment of the Spending Requirement.
9. Except for the HK\$400 Local Supermarket "InstaRedeem" Amount, the Welcome Gift is available while stocks last. The Bank has the right to provide eligible New Customer with an alternative gift without further notice.
10. The relevant Welcome Gift will be credited or sent to eligible New Customers as follows:
 - 10.1 DBS COMPASS VISA Mahjong Set (Limited Edition) – Black / DBS COMPASS VISA Mahjong Set (Vintage Edition) – Gold
 - 10.1.1 The Bank will notify the New Customers who have met the Spending Requirement and Additional Requirement to redeem the Welcome Gift by push notification of DBS Card+ within 3 months after the Spending Period, please check the notification in DBS Card+ inbox. Other redemption details, the relevant terms and conditions will be listed in the DBS Card+ catalog option> Rewards> Welcome Gift. New Customers are required to present the New Card to redeem the Welcome Gift in person within 1 month from receiving the push notification, otherwise, the Welcome Gift will be deemed to be forfeited.
 - 10.2 "HK\$400 Local Supermarket "InstaRedeem" Amount"

- 10.2.1 The Welcome Gift will be awarded to the eligible New Customers via the red “InstaRedeem” button of DBS Card+ upon completing the Additional Requirement, spending with the New Card of transaction as described in Clause 10.2.4 at the physical or online store of local supermarkets, and when the spending displays on “Spending” of DBS Card+. Reloads of e-Wallets (e.g., PayMe, WeChat Pay and Alipay) and retail transactions paid through e-Wallets will not be considered as spending for pushing of the red “InstaRedeem” button.
- 10.2.2 The definition of physical or online store of local supermarkets refers to the merchant codes and transaction types as defined by VISA or a merchant's acquiring, and is determined by the Bank at its sole discretion. Examples include the following merchants:

- C!ty'super
- DON DON DONKI
- foodpanda mall & pandamart
- HKTV Mall
- Marks and Spencer Food
- PARKnSHOP Supermarket (including fusion, Taste etc.)
- U Select Supermarket
- Watsons
- Wellcome (including Market Place, 3hreeSixty etc.)
- YATA Supermarket

In case of any disputes on the definition of physical or online store of local supermarket merchants, it will be determined by the Bank at its sole discretion. the Bank reserves the right of final decision.

- 10.2.3 In order to receive push notification, eligible New Customers must turn on the notification in the menu of DBS Card+ by clicking "More" icon, then choose "App & Security Settings" > "Push Notifications" > turn on "InstaRedeem" before conducting any Eligible Transactions.
- 10.2.4 “InstaRedeem” Amount will be pushed automatically to the eligible New Customer after the eligible New Customer has completed a spending transaction with amount in excess of HK\$400. The eligible New Customer can use the “InstaRedeem” Amount received to set off the amount payable for that transaction via the “InstaRedeem” function of DBS Card. If the eligible New Customer fails to complete transactions with the New Card and click the red “InstaRedeem” button to enjoy the entire “InstaRedeem” amount within the 3rd calendar month starting from the calendar month of the New Card issuance date, he/she will be deemed to have forfeited the Welcome Gift. The Bank will not make any special arrangements and any forms of compensation. For avoidance of doubt, please refer to the below example:

Assume the New Card of the New Customer was issued on 2 April 2022. The New Customer downloads DBS Card+, registers and activates DBS Card+ account on 5 April 2022. The New Customer chooses “HK\$400 Local Supermarket “InstaRedeem” Amount” as Welcome Gift and spends with the New Card at PARKnSHOP on the following dates.

The table below shows the amount of Welcome Gift awarded to the New Customer under this case:

Transaction Date	Transaction Amount	"InstaRedeem" Amount Pushed	Remarks
4 April 2022	HK\$400	Nil	Has not fulfilled the Additional Requirement
23 April 2022	HK\$83.00	Nil	The amount for the push is HK\$400, transaction amount must be over HK\$400
25 April 2022	HK\$482.60	HK\$400	

10.2.5 The "InstaRedeem" Amount as a Welcome Offer cannot be enjoyed in conjunction with other "InstaRedeem" promotion offers offered by the Bank and the merchants. If New Customer's spending meets the award requirements of other "InstaRedeem" promotion offer at the same time, the Bank has the right to determine which offer to be awarded in respect of that spending. When the spending has already been awarded under the Welcome Offer, 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.

10.2.6 If New Customer is successfully awarded with the "InstaRedeem" Amount but is not able to meet the Spending Requirement within the Spending Period, the Bank will debit the issued "InstaRedeem" Amount directly from New Customer's New Card account after the end of the Spending Period without prior notice.

11. The Bank is not the supplier of the Welcome Gift or the description, photos or reference price (if any) in relation to the Welcome Gift published in our marketing materials (which are intended to be for reference only). Any enquiry claims or complaint in relation to the quality or availability of the Welcome Gift or the accuracy of any of the aforementioned information contained in the marketing materials shall be directed to the relevant supplier. The Bank shall assume no liability in respect thereof.
12. Welcome Gift is only available to New Customers whose New Card accounts are determined in the sole discretion of the Bank to be in good standing, remain valid and not in default during the relevant Spending Period and when the Welcome Gift is issued. The Bank shall have the sole discretion in determining a New Customer's entitlement to the Welcome Gift.
13. New Customers must keep the original receipt of each Eligible Spending transaction. In case of disputes about the entitlement of Welcome Gift, the Bank reserves the right to require the New Customer to present the original receipt of the Eligible Spending transactions for verification. If there is any discrepancy between the Bank's record and Customer's receipt, the Bank's record and determination shall be final and conclusive.
14. Entitlement to Welcome Offer is subject to there being no abuse/noncompliance by the New Customer, failing which the Bank will debit the value of the Welcome Offer from the New Customer's account without notice and/or take such action to recover any outstanding amounts.

15. The Bank may change these terms and conditions and/or modify or terminate the Welcome Offer. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.