

## 「DBS COMPASS VISA 屈臣氏 92 折優惠」推廣之條款及細則：

1. 「DBS COMPASS VISA 屈臣氏 92 折優惠」推廣(「本推廣」)只適用於由星展銀行(香港)有限公司 DBS Bank (Hong Kong) Limited (「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」)之持卡人(「持卡人」)參與。
2. 推廣期為 2016 年 1 月 5 日至 2016 年 2 月 25 日(「推廣期」)期間, 每月之 5、15 及 25 日(「推廣曆日」), 首尾兩天包括在內。
3. 如持卡人於推廣期內以適用信用卡於香港屈臣氏及 [www.watsons.com.hk](http://www.watsons.com.hk) (「商戶」)完成合資格交易(「合資格交易」, 定義見以下第 5 條), 可享 92 折優惠(折扣優惠按扣除所有折扣(包括員工折扣)後及使用 COMPASS Dollar 前之金額計算(如適用))(「折扣」)。如以 Visa payWave 付款功能付款或於 [www.watsons.com.hk](http://www.watsons.com.hk) 完成合資格交易, 折扣將於推廣期完結後 3 個月內以 COMPASS Dollar(「回贈」)形式存入適用信用卡戶口。
4. 推廣期內, 每張適用信用卡於每個推廣曆日最高可獲贈 HK\$80 折扣/\$80 COMPASS Dollar 回贈。
5. 「合資格交易」乃指於商戶完成的單一淨交易金額滿 HK\$400 或以上的簽賬(扣除所有折扣(包括員工折扣)後及使用 COMPASS Dollar 前之簽賬金額計算(如適用))。以下類別之交易於本推廣不屬於合資格交易: 繳費賬項、八達通增值服務、電話或傳真訂購、購買禮券、初生嬰兒奶粉或電話卡/儲值卡的交易、於任何海外分店(所有中國內地及澳門分店)之簽賬、未經授權之簽賬、已被取消、正在進行索償、退貨及退款等之簽賬或銀行不時決定之其他類別之簽賬。折扣將隨所有取消或退款之交易一併取消或退回。
6. 如持卡人適用信用卡賬戶設有附屬卡, 經該附屬卡完成的合資格交易將會併入主卡戶口內計算。
7. 折扣及回贈不能轉讓, 亦不可兌換現金、信貸額或其他貨品。
8. 持卡人於本推廣獲得折扣的資格, 將由銀行按其紀錄全權酌情決定。如持卡人交易紀錄與銀行紀錄不符, 銀行的紀錄將為決定性並對持卡人具有約束力。
9. 任何人士在本推廣中如有任何舞弊及/或欺詐成分(由銀行全權酌情決定), 銀行有權取消其參與本推廣的資格及/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有關人士在銀行開立的任何戶口扣除任何不適當地獲得之折扣的價值, 而不作事先通知, 及/或採取法律行動以追討有關金額。
10. 本推廣只適用於推廣期至銀行發放回贈期間, 適用信用卡戶口信用狀況良好、仍然有效及無欠繳(概由銀行全權酌情決定)之持卡人。銀行就持卡人獲得回贈的資格可全權酌情決定。
11. 銀行及商戶有權修改本條款及細則、更改或終止本推廣, 而不作事先通知。

12. 如有任何爭議，銀行及商戶保留最終決定權。
13. 本條款及細則的中英文版本如有任何歧異，一概以英文版本為準。

**Terms and Conditions of “DBS COMPASS VISA Watsons 8% Discount Promotion” :**

1. “DBS COMPASS VISA Watsons 8% Discount Promotion” (“Promotion”) is only applicable to Cardholders (“Cardholders”) 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 is on the 5<sup>th</sup>, 15<sup>th</sup> and 25<sup>th</sup> day of every month (“Promotion Calendar Day”) from 5 January 2016 to 25 February 2016, both dates inclusive (“Promotion Period”).
3. Every Eligible Transaction (“Eligible Transaction”, as defined in clause 5 below) conducted by Cardholders during the Promotion Period with the Applicable Credit Card at Hong Kong Watsons and www.watsons.com.hk (“Merchants”) shall be eligible to 8% Discount (discount value is calculated based on the amount after deducting any discount (including staff discount) and before COMPASS Dollar redemption (if applicable)) (“Discount”). For Eligible Transactions settled by VISA payWave or at www.watsons.com.hk, Discount will be offered in form of COMPASS Dollar (“Reward”) and credited to the Applicable Credit Card account within 3 months after the end of the Promotion Period.
4. Each Applicable Credit Card can enjoy maximum HK\$80 Discount/ \$80 COMPASS Dollar Reward per Promotion Calendar Day during the Promotion Period.
5. “Eligible Transactions” shall mean a single retail purchase transaction of net amount HK\$400 or above (after deducting any discount (including staff discount) and before COMPASS Dollar redemption (if applicable)) at Merchants. The following types of transactions are not Eligible Transactions for the purpose of the Promotion: bill payments, Octopus card reloads, phone or fax orders, purchasing coupons, stage 1 infant milk powder, prepaid phone cards, transactions made at any outlets outside Hong Kong (including Macau and China), unauthorized transactions and any transactions that are subject to cancellation, charge-back, return of goods and/or refund or any other categories as the Bank may at its discretion determine from time to time. Discount will be cancelled or returned along with any cancelled or reversed transactions.
6. If there is a supplementary card under the Applicable Credit Card account, Eligible Transactions conducted under the supplementary card will be deemed as Eligible Transactions conducted under the principal card account.
7. Discount and Reward cannot be transferred and exchanged for cash, credit limit as well as other goods or services.
8. The Discount entitled by Cardholders under the Promotion 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.

9. Any fraud and/or abuse of the Promotion by any person (as determined by the Bank at its sole discretion) will result in forfeiture of the person's eligibility to participate in the Promotion and/or cancellation of all or part of the person's account(s) with the Bank. The Bank reserves the right to deduct the value of any Discount awarded inappropriately to a person directly from any of the person's account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
10. The Promotion is only applicable to Cardholders whose Applicable Credit Card accounts are determined at the sole discretion of the Bank to be in good standing and remain valid and not in default during the Promotion Period and when the Reward is credited to the Applicable Credit Card account.
11. The Bank and Merchants reserve the right to amend these terms and conditions as well as to vary or terminate the Promotion without prior notice.
12. In the event of disputes, the decision of the Bank and Merchants shall be final and binding.
13. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.