

“DBS Personal Loan X DBS COMPASS VISA Welcome Offer” Terms and Conditions

1. “DBS Personal Loan X DBS COMPASS VISA Welcome Offer” (the “**Promotion**”) is valid from today to 2 January 2026 (“**Promotion Period**”).
2. The Promotion is only applicable to customers who apply for DBS Personal Loan (the “**Loan**”) through the Telemarketers, staff of DBS Finance Branch and DBS Card+ HK App of DBS Bank (Hong Kong) Limited (the “**Bank**”) during the Promotion Period. If the customer applies for the DBS COMPASS VISA principal card (“**New Card**”) at the same time when applying for the Loan, and during the New Card approval process has not applied for, does not currently hold, or in the 12 months prior to the date of application for the New Card, has not held and/or cancelled any principal credit cards (including co-branded cards) issued by the Bank, and submit all supporting documents required by the Bank within one month from the date of application and has successfully applied for the Loan and the New Card he/she can be rewarded with \$500 COMPASS Dollar (“**Welcome Gift**”).
3. The Welcome Gift will be credited to the eligible customer’s New Card account within 3 months after card issuance.
4. Each customer can enjoy the Welcome Gift once. For the avoidance of doubt, if customer has successfully applied for more than one New Card with the Bank through the Bank’s Telemarketers, staff of DBS Finance Branch and DBS Card+ HK App, he/she will only be entitled to the Welcome Gift ONCE in respect of all applications submitted during the Promotion Period.
5. Welcome Gift is only available to 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 before the Welcome Gift is issued. The Bank shall have the sole discretion in determining a customer’s eligibility to enjoy the Welcome Gift and reserves the right to disqualify any customers from enjoying the Welcome Gift for any reasons.
6. Entitlement to Welcome Gift is subject to there being no abuse/non compliance by the customer, failing which the Bank will debit the value of the Welcome Gift from the customer’s account without notice and/or take such action to recover any outstanding amounts.
7. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank’s decision is final.
8. The English version shall prevail if there is any inconsistency between the English and Chinese versions.