



DBS COMPASS VISA信用卡首次提取現金透支客戶賞高達HK\$500現金回贈限時優惠之條款及細則：

1. 「DBS COMPASS VISA信用卡首次提取現金透支客戶賞高達HK\$500現金回贈限時優惠」(「本推廣」)的推廣期已顯示/列印於本宣傳品/網頁上，首尾兩天包括在內(「推廣期」)。
2. 本推廣只適用於持有由星展銀行(香港)有限公司(「本行」)發出的DBS COMPASS VISA信用卡(不包括附屬卡)(「適用信用卡」)的主要持卡人(「持卡人」)。
3. DBS COMPASS VISA信用卡首次提取現金透支客戶定義為持卡人於本推廣期首天計過去3個月內沒有以適用信用卡提取過現金。
4. 持卡人於推廣期內以適用信用卡提取現金(「合資格交易」，定義見下述第5條條款)，而所累積的合資格交易金額達下表要求，可獲指定的現金回贈(「現金回贈」)。於推廣期內，每位持卡人於本推廣最高可獲享的總現金回贈金額為HK\$500，及只可享此現金回贈1次。

合資格交易金額	現金回贈
介乎HK\$10,000至低於HK\$50,000	HK\$200
HK\$50,000 或以上	HK\$500

5. 合資格交易指持卡人於推廣期內憑適用信用卡透過全港或海外自動櫃員機¹成功提取現金的交易(不適用於已被取消的交易)。
6. 如持卡人取消有關合資格交易，本行保留權利取消持卡人獲得現金回贈的資格及直接從持卡人的適用信用卡戶口扣除現金回贈價值而無須事先通知。
7. 現金回贈將於推廣期完結後6個月內直接存入持卡人的適用信用卡戶口，並顯示於月結單上。現金回贈不能兌換現金或用作繳付月結單最低付款額。若持卡人使用多於1張適用信用卡進行合資格交易，合資格交易金額會合併計算。本行有權決定現金回贈存入持卡人的任何1個適用信用卡戶口內。
8. 不論持卡人透過任何形式進行合資格交易，可進行的交易金額須視乎賬戶狀況及信用卡可用信用額而定。惟任何情況下，交易金額連同適用信用卡戶口所欠下的欠款(不論為本金、利息、費用收費及/或其他應繳的金額，亦不論到期繳付與否)不得超過銀行為適用信用卡戶口所釐定的可用信用額。
9. 合資格交易須支付根據信用卡收費所列的財務費用及有關費用。財務費用乃以持卡人適用信用卡的月結單所顯示的標準年息及實際年利率計算，由現金透支日計起，至實際完全清還為止。持卡人必須按月結單顯示，繳付有關的費用。詳情請參閱 www.dbs.com.hk/iwov-resources/pdf/creditcards/HK_CPF_CSV_0036.pdf。
10. 持卡人不得濫用本推廣或違反本推廣的規定，否則本行將在不作通知下從持卡人的適用信用卡戶口扣除持卡人於本推廣獲享的現金回贈及/或採取行動以追討有關金額。
11. 本推廣及現金回贈只適用於推廣期至給予現金回贈期間，適用信用卡戶口仍然有效、無欠繳及信用狀況良好(由本行全權酌情決定)的持卡人。若持卡人的適用信用卡戶口狀況欠佳，本行保留權利取消持卡人參與本推廣的資格及/或拒絕發放本推廣的現金回贈予持卡人。
12. 本行可以修改本條款及細則及/或更改或終止本推廣。本行的決定為最終決定。
13. 如中、英文版本不一致，概以英文版本為準。

註：

1. 現金透支：星展銀行(香港)有限公司(「銀行」)發出的VISA卡可於全港或海外銀通自動櫃員機或印有VISA標記的自動櫃員機透支現金。信用卡的現金透支手續費為透支金額的4.0%(最低為HK\$100)及行政費為每筆交易HK\$20，詳情請參閱適用的信用卡收費表。若你想於海外自動櫃員機透支現金，請預先啟動海外自動櫃員機交易功能；你可於全港銀通自動櫃員機或網上理財預先啟動有關功能，或於銀行網頁下載「信用卡/Cashline卡自動櫃員機/其他終端機交易功能設定表格」，填妥後將表格交回本行任何一間分行辦理有關啟動手續。



Terms and Conditions for "Limited time offer of new DBS COMPASS VISA Credit Card Cash Advance user, enjoy up to HK\$500 Cash Rebate" Promotion

1. Promotional period of DBS Credit Card "Limited time offer of new DBS COMPASS VISA Credit Card Cash Advance user, enjoy up to HK\$500 Cash Rebate" Promotion ("Promotion") already stated at/printed on leaflet/website (both dates inclusive) ("Promotion Period").
2. Promotion is only applicable to the principal cardholder ("Cardholder") of DBS COMPASS VISA Credit Card (excluding Supplementary Card) ("Applicable Credit Cards") issued by DBS Bank (Hong Kong) Limited (the "Bank")
3. New DBS COMPASS VISA Credit Card Cash Advance user refers to Cardholder who have not drawn cash with Applicable Credit Card in the past 3 months from the first day of this Promotion Period.
4. During the Promotion Period, Cardholders who has drawn cash ("Eligible Transaction", as defined in Clause 5 below) with Applicable Credit Cards and attain accumulated Eligible Transaction amount in below table, can enjoy respective cash rebate ("Cash Rebate"). During the Promotion Period, the maximum total Cash Rebate amount each Cardholder can enjoy in this Promotion is HK\$500, and only can enjoy this Cash Rebate once.

Eligible Transaction Amount	Cash Rebate
HK\$10,000 to less than HK\$50,000	HK\$200
HK\$50,000 or above	HK\$500

5. For this Promotion, Eligible Transaction refers to transactions that the Cardholder successfully withdraws cash through Hong Kong or overseas ATM¹ with the Applicable Credit Cards during the Promotion Period (not applicable to canceled transactions).
6. If Cardholder cancel the related Eligible Transaction, the Bank reserves the right to disqualify Cardholder from enjoying the Cash Rebate and debit the Cash Rebate from the Cardholder's Applicable Credit Card accounts without notice.
7. Cash Rebate will be credited to Cardholder's Applicable Credit Card account within 6 months after the Promotion end date and shown in the monthly statement. Cash Rebate are not redeemable for cash and cannot be used to offset or settle the minimum payment of monthly statement. If Cardholder has more than 1 Applicable Credit Card, the Bank has the right to decide to credit Cash Rebate in any of the Applicable Credit Card accounts.
8. Irrespective of the forms of the transactions, available spending amount is subjected to the Applicable Credit Card account status and corresponding available credit limit upon the transaction time. Meanwhile, the accumulated transaction amount and the outstanding balance (including the principal, interest, handling fee or other applicable amount, whichever the payment is due or not) should not be greater than the assigned credit limit of the Applicable Credit Card.
9. Eligible transactions are subject to finance charge and related fees listed on the Credit Card Fee Schedule. Finance charge will be calculated based on the standard annual rate and APR shown on the monthly statement of Cardholder's Applicable Credit Card, from the date a Cash Advance is made until the date of actual full repayment. Cardholders must pay the relevant fees as shown on their monthly statements. For details, please refer to www.dbs.com.hk/iwov-resources/pdf/creditcards/HK_CPF_CSV_0036.pdf.
10. Participation in this Promotion is subject to there being no abuse / non-compliance by the Cardholder, failing which the Bank will debit the value of the Cash Rebate from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
11. This Promotion and the Cash Rebate are only applicable to Cardholders whose Applicable Credit Card accounts are valid, not in default and in good standing (as determined by the Bank at its sole discretion) during the Promotion Period and when the Cash Rebate are awarded. If the status of a Cardholder's Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Cardholder from receiving the Cash Rebate and/or refuse to issue the Cash Rebate of this Promotion to the Cardholder.
12. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
13. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

Remarks:

1. Cash Advance: VISA Card issued by DBS (Hong Kong) Limited could perform cash advance in Hong Kong or overseas through JETCO ATM or through ATM with VISA Card Label. The cash advance handling fee is 4% on cash advance amount (minimum HK\$100) and the administration fee is HK\$20 per transaction. Please refer to the applicable Fee Schedule for details. If Cardholders would like to conduct cash advance from overseas ATM, please activate the Overseas ATM transaction functions in advance; you may activate the relevant function via any JETCO ATM in Hong Kong, DBS iBanking, or download the "Credit Card/Cashline Card ATM/Other Terminal Function Set Up Form" from DBS website and return to any DBS branches after completion.