

“DBS COMPASS VISA Gasoline Spending Rewards” Terms and Conditions

1. “DBS COMPASS VISA Gasoline Spending Rewards” (“**Promotion**”) is applicable to the cardholders of DBS COMPASS VISA (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”) (“**Principal Cardholders**”).
2. The Promotion runs from 21 October 2024 to 30 November 2024 (both dates inclusive) (“**Promotion Period**”).
3. Upon a single net spending of HK\$700 or above (“**Eligible Transaction**”) on gasoline spending at gas stations in Hong Kong (“**Gas Stations in Hong Kong**”; as defined in Clause 4 below) with the Applicable Credit Card during the Promotion Period, Principal Cardholders shall be entitled to enjoy HK\$40 “InstaRedeem” amount (“**Offer**”). Principal Cardholders can directly deduct 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**”).
4. For the purpose of this Promotion, Gas Stations in Hong Kong refers to physical stores located in Hong Kong which are classified as gas station based on the merchant codes defined by VISA or the merchant's acquiring bank. For merchants which often classified as Gas Stations in Hong Kong, please refer to the list at go.dbs.com/hk-cv-gasoline-promotion-example-en. In case of any disputes on the definition of Gas Stations in Hong Kong, it will be determined by the Bank at its sole discretion and the Bank reserves the right of final decision.
5. Each DBS Card+ app user can enjoy the Offer twice during the Promotion Period, which is a maximum of HK\$80. The Offer is subject to a quota of 5,000 on a first-come first-served basis according to the time record of pressing the “InstaRedeem” button for enjoying the Offer. Quota full message will be shown on the Bank website if quota of the Offer is full.
6. To be eligible to enjoy the Offer, Principal Cardholders are required to install the DBS Card+ app and completely register an DBS Card+ app account, and turn on the notifications in DBS Card+ app by tapping “More” > “App & Security Setting” > “Push Notifications” > “InstaRedeem” before conducting any Eligible Transaction for participating in the Promotion. Principal Cardholders must complete the Eligible Transaction by 30 November 2024 and enjoy InstaRedeem by 15 December 2024 23:59 (Hong Kong Time); otherwise, it will be considered as giving up the Offer 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.
7. For the avoidance of doubt, the following types of transactions are not applicable for the calculation of Eligible Transactions:

- a. Any transactions that are subject to cancellation, charge-back, return of goods and/or refund,
 - b. Any autopay, unposted transactions or any other payment transactions as specified by the Bank from time to time;
 - c. Transactions made via “Pay & Transfer” function in DBS Card+ app;
 - d. All payments via eWallet (except for Apple Pay, Google Pay and Samsung Pay), reloads of eWallet or Octopus Automatic Add-Value Service; or
 - e. Any other type of transaction as determined by the Bank from time to time.
8. Unless specified, Offer cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.
 9. The Offer is only applicable to Principal 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 Offers are issued. If the status of a Principal Cardholder’s Applicable Credit Card account is not in good standing, the Bank reserves the right to disqualify the Principal Cardholder from participating in the Promotion and/or enjoying the Offers.
 10. The Offer entitled by Principal Cardholders 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 Principal Cardholders and that held by the Bank, the Bank’s record shall be conclusive and binding on the Principal Cardholders.
 11. 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” offer 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. The Bank is not the supplier of the products/services and the description, photos or reference price (if any) in relation to the products/services, which are not provided by the Bank and intended to be for reference only. Any enquiry, claim or complaint in relation to the quality or availability of the products/services or the accuracy of any of the aforementioned information

contained on this marketing material shall be directed to the participating supplies. The Bank shall assume no liability in respect thereof.

14. 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 Offer from the Principal Cardholder'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 Promotion. The Bank's decision is final.
16. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
17. Promotion information will remain accessible up to one week after the end of the Promotion.