

“DBS COMPASS VISA Super Wednesday – 10% COMPASS Dollar rebate on Local Supermarket Spending” Terms and Conditions

1. “DBS COMPASS VISA Super Wednesday –10% COMPASS Dollar rebate on Local Supermarket Spending” (“**Promotion**”) is applicable to the cardholders of DBS COMPASS VISA (“**Applicable Credit Cards**”) issued by DBS Bank (Hong Kong) Limited (the “**Bank**”) (“**Cardholders**”).
2. The Promotion will be held on every Wednesday (“**Promotion Calendar Days**”) during 3 January 2024 to 26 June 2024 (“**Promotion Period**”). For avoidance of doubt, all Promotion Calendar Days during the Promotion Period are listed as follow:

Month	Promotion Calendar Days	Time
January	3rd, 10th, 17th, 24th and 31st January 2024	00:00-23:59 (Hong Kong Time)
February	7th, 14th, 21st and 28th February 2024	00:00-23:59 (Hong Kong Time)
March	6th, 13th, 20th and 27th March 2024	00:00-23:59 (Hong Kong Time)
April	3rd, 10th, 17th and 24th April 2024	00:00-23:59 (Hong Kong Time)
May	1st, 8th, 15th, 22nd and 29th May 2024	00:00-23:59 (Hong Kong Time)
June	5th, 12th, 19th and 26th June 2024	00:00-23:59 (Hong Kong Time)

3. Upon a single net spending of HK\$300 or above (including but not limited to the net spending amount after redeeming COMPASS Dollar, using merchant discount offers and/or staff offers) (“**Eligible Spending**”) at supermarkets in Hong Kong (“**Local Supermarkets**”; as defined in Clause 5 below) with the Applicable Credit Card on the Promotion Calendar Days, Cardholders shall be entitled to 10% COMAPSS Dollar rebate (“**Rewards**”) on that Eligible Spending.
4. For the purpose of this Promotion, Rewards include the spending rewards under the COMPASS Card Reward Scheme (i.e. 1% COMPASS Dollar rebate on designated merchant (please visit go.dbs.com/hk-cv-dollar-en for details) and 0.4% COMPASS Dollar rebate on non-designated merchant before 4 January 2024; and 0.4% COMPASS Dollar rebate on all merchants starting from 4 January 2024 (“**Basic Reward**”), and the extra 9.6% COMPASS Dollar rebate (“**Extra Reward**”) under this Promotion. When calculating Rewards, Extra Reward will be rounded down to 2 decimal places. Extra Reward will be credited to the Applicable Credit Card account after the Eligible Spending is posted. Extra Reward is only applicable to the **first HK\$2,000** Eligible Spending in each calendar month during the Promotion Period. If the Eligible Spending exceeds HK\$2,000, the subsequent Eligible Spending will be awarded with Basic Reward only. Extra Reward earned under this Promotion will be included in the “FROM ALL TXN REWARDS” under

“COMPASS DOLLARS – ACCOUNT MONTHLY SUMMARY” section in the corresponding monthly statement.

5. For the purpose of this Promotion, Local Supermarket refers to physical stores or online stores located in Hong Kong which are classified as supermarket based on the merchant codes defined by VISA or the merchant's acquiring bank. In case of online stores, located in Hong Kong means the place of registration and/or settlement of the merchant is Hong Kong. For merchants which often classified as Local Supermarket, please refer to the list at go.dbs.com/hk-cv-superwed-supermarket-example-en. In case of any disputes on the definition of Local Supermarket, it will be determined by the Bank at its sole discretion and the Bank reserves the right of final decision.
6. For avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Spending: any payments via e-Wallet except Apple Pay, Google Pay and Samsung Pay (including but not limited to Alipay, WeChat Pay and PayMe), reloads of e-Wallet, Octopus Automatic Add-Value Service, transactions made via “Pay & Transfer” function in DBS Card+, fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Flexi Shopping Programme, 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, insurance payment, tax payment, any bill payment transactions, transactions that have been subject to cancellation, charge-back, return of goods and/or refund or any other types of transactions specified by the Bank from time to time.
7. Eligible Spending accumulated in different Applicable Credit Card accounts of a Cardholder cannot be combined when calculating Rewards. If there is a supplementary card under the Applicable Credit Card account, Eligible Spending under a supplementary card made before 4 January 2024 will be counted individually against the Eligible Spending of the principal card for calculation of Rewards; Eligible Spending under a supplementary card made from 4 January 2024 onwards will be counted towards the Eligible Spending of the principal card for calculation of Rewards.
8. Rewards are only applicable to Cardholders whose Applicable Credit Card accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) throughout the Promotion Period and when the Rewards are being credited. If the Applicable Credit Card account status has changed, the Bank reserves the right not to issue the Rewards without prior notice.
9. Eligibility of any transactions for the purpose of this Promotion and the qualification of Reward entitlement shall be determined based on the transaction date, time and amount in the Bank's record. Cardholder is required to keep record of relevant transactions. The Bank reserves the right to request the Cardholder to submit relevant record of the Eligible Spending for verification. The submitted record and document will not be returned. If there is any discrepancy between the Bank's and the Cardholder's record of any transaction, the Bank's record shall prevail.
10. Participation in the Promotion is subject to there being no abuse or non-compliance by the Cardholder, failing which the Bank will debit the values of the Rewards from the Cardholder's account without notice and/or take such action to recover any outstanding amounts.

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