

## COMPASS Credit Card Application Terms and Conditions

1. By making an application to the Bank for DBS COMPASS VISA ("**Card**"), you are deemed to have read and accepted these terms and conditions and shall be bound by them.
2. Use of the Card shall be subject to the DBS Personal Credit Card Terms and Conditions and any terms and conditions applicable to the use of any related services (such as "Call-a-loan" Service and Balance Transfer) which you have applied or may apply to use. Copies of such terms and conditions are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website at [www.dbs.com.hk](http://www.dbs.com.hk) or at any branches of the Bank.
3. The minimum annual income requirement for the application of DBS COMPASS VISA is HK\$100,000.
4. You declare and warrant to the Bank that the information provided in the application for the Card and all the supporting documents are true, correct and complete. You hereby authorise the Bank to verify your information contained in the application and any supporting documents from any source that the Bank may deem appropriate. The information you have provided to the Bank in the application is required and will be used by the Bank to assess your application for the Card and provide ongoing services to you. Failure by you to provide any such required information to the Bank may result in your application for the Card to be rejected.
5. You agree that the Bank's Data Policy Notice in force from time to time together with any other notices and communications concerning your data issued by the Bank from time to time ("**Data Policy**") shall apply to all information related to you that you have provided to the Bank in the application for the Card or that the Bank has obtained from any other sources or that arises from your relationship with the Bank or any other DBS Group company ("**Data**"). You are deemed to have read and understood the Data Policy and you agree that the Data Policy shall form part of the DBS Personal Credit Card Terms and Conditions. Copies of the Data Policy are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website at [www.dbs.com.hk](http://www.dbs.com.hk) or at any branches of the Bank. Your Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy. You hereby agree, in particular, that the Bank may: (a) verify, provide and collect information about you from other organisations, institutions or other persons; (b) transfer the Data outside Hong Kong SAR including to Singapore; (c) compare your Data with any data the Bank has obtained and use the results for taking of any action including actions that may be adverse to your interests (including declining the application for the Card); and (d) provide your Data to credit reference agencies, or, in the event of default, to debt collection agencies.

6. You understand that you have the right to: (a) request to be informed which items of Data are routinely disclosed to credit reference agencies or debt collection agencies; (b) request to be provided with further information to enable an access and/or correction request to be made to the relevant credit reference agency or debt collection agency; and (c) ask the Bank to request the relevant credit reference agencies to delete your consumer credit data upon termination of the credit card account if there is no payment default for a period in excess of 60 days on the account within 5 years immediately before the termination of the account. If there is any payment default, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, you are liable to have your consumer credit data retained by the relevant credit reference agencies for a period of up to 5 years from the final settlement date of the default amount. In the event any amount in the credit card account is written off due to a bankruptcy order being made against you, you are liable to have your consumer credit data retained by the relevant credit reference agencies, regardless of whether there is payment default for a period in excess of 60 days on the account, for a period of up to 5 years from the final settlement date of the default amount or 5 years from the date of discharge of your bankruptcy as notified to the credit reference agency whichever is earlier.
7. **If you have previously submitted any documents to the Bank with respect to other banking services, you hereby consent to the Bank's retrieval and use of such documents for the purpose of reviewing your application for the Card as the Bank sees fit.**
8. **The annual fee chargeable for a DBS COMPASS VISA is HK\$1,800, while that for each supplementary card issued thereunder is HK\$900.**
9. **The current annualized percentage rate ("APR") applicable for calculating any finance charge is as follows:**

	<b>DBS COMPASS VISA</b>
<b>Cash Advance</b>	<b>39.53%</b>
<b>Retail Transaction</b>	<b>37.32%*</b> for Bill Payment of the merchant category of "Security Broker"
	<b>37.14%</b> for Bill Payment of the merchant categories of "Banking and Credit Card Services", "Credit Card Payment" and/or Credit Card Services"
	<b>35.70%*</b> for other transaction(s), including general Bill Payment

\* For explanation of this remark, please refer to the same remark under the Key Facts Statement.

The Bank reserves the right to revise the APRs from time to time with prior notice.