

## **“COMPASS VISA Up to 50% Flexi Shopping one-off handling fee Rebate Programme” Terms and Conditions**

1. “COMPASS VISA Up to 50% Flexi Shopping one-off handling fee Rebate Programme” (“Promotion”) is only applicable to the principal cardholder (“Cardholder”) of COMPASS VISA (“Applicable Credit Cards”) issued by DBS Bank (Hong Kong) Limited (the “Bank”).
2. The Promotion runs from 1 January 2025 to 31 December 2025, both dates inclusive (“Promotion Period”).
3. During the Promotion Period, Cardholders who made a single transaction of HK\$500 or above with Applicable Credit Cards in the “Designated Spending Categories” (as defined in clause 5 below) (“Eligible Spending”) and successfully apply for 3-month, 6-month or 12-month Flexi Shopping Programme (“Flexi Shopping”) that charged one-off handling fee via DBS Card+ mobile application (“DBS Card+”) (“Eligible Instalment Transaction”) will receive a cash rebate equivalent to 50% of the one-off handling fee payable for the Eligible Spending at Flexi Shopping, the maximum Fee Rebate is up to HK\$100 (whichever is lower) (“Fee Rebate”).
4. For this Promotion, successful application for the Flexi Shopping Programme means that the first instalment is posted to the Applicable Credit Card account during the Promotion Period.
5. “Designated Spending Categories” refers to Premium payment:
  - (i) Premium payment via “DBS digibank HK app”, “DBS iBanking” or Hong Kong insurance company’s outlets, websites or mobile apps, including but not limited to individuals insurance, annuity plan payment (including Qualifying Deferred Annuity Policy), pet insurance, car insurance, home insurance and travel insurance.
  - (ii) The definition of Designated Spending Categories are determined according to the merchant codes as defined by Visa International or a merchant’s acquiring bank. In case of any dispute over the definition of Designated Spending Categories, the relevant definition will be determined by the Bank at its sole discretion, the Bank reserves the right of final decision.
  - (iii) Any spending of Designated Spending Categories made through the following channels are not considered Eligible Spending, including but not limited to the spending through Scan & Pay function of DBS Card+, JETCO payment to payees under Merchant Category of “Credit Card Payment”, “PPS”, “Faster Payment System” or e-wallets (including but not limited to Octopus Card on Mobile, AlipayHK, WeChat Pay HK and PayMe) (except for Apple Pay, Google Pay and Samsung Pay).
6. For Flexi Shopping Programme that charged one-off handling fee, a minimum and maximum transaction amount of HK\$500 and HK\$300,000 respectively is

- imposed (for the purposes of this Promotion, subject to the Eligible Spending requirements in clause 3 above).
7. Each cardholder can enjoy Fee Rebate in a maximum of 3 times only under this promotion. The number of Fee Rebate quota will be deducted based on the following:
    - (i) Eligible Spending in Eligible Instalment Transaction with earlier application dates will receive the Fee Rebate first, and the corresponding quota will be deducted.
    - (ii) If there are multiple Eligible Spendings within the same Eligible Instalment Transaction, the Eligible Spending with the higher transaction amount will receive the Fee Rebate first, and the corresponding quota will be deducted accordingly.
    - (iii) Under the quota scenario, Eligible Spendings in subsequent Eligible Instalment Transactions will receive the Fee Rebate from the remaining quota, following the principles in (i) and (ii), until the quota is fully deducted.
  8. Fee Rebate will be credited to the relevant Applicable Credit Card account on or before 31 March 2026 and shown on the monthly statement.
  9. The Fee Rebate of this Promotion cannot be enjoyed in conjunction with the rewards of other Flexi Shopping Programme promotion. If Cardholder's Flexi Shopping application has already been rewarded in other Flexi Shopping Programme promotion, he/she can no longer receive the Fee Rebate from this Promotion. In case of any disputes, the Bank reserves the right of final decision.
  10. This Promotion is bound by the terms and conditions of Flexi Shopping Programme, for details, please refer to [go.dbs.com/hk-fstnc-n](http://go.dbs.com/hk-fstnc-n).
  11. 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 Fee Rebate from the Cardholder's Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
  12. The Fee Rebate are only applicable to Cardholder 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 Fee 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 Fee Rebate and/or refuse to issue the Fee Rebate of this Promotion to the Cardholder.
  13. If Cardholders cancel the Eligible Instalment Transaction, the Bank reserves the right to disqualify Cardholders from enjoying the Fee Rebate and debit the value of the Fee Rebate from the Cardholder's Credit Card account without notice and/or take such action to recover any outstanding amounts.

14. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
16. Promotion information will remain accessible up to one week after the end of the Promotion.