

The terms and conditions relating to this promotion campaign is available for download at our website (go.dbs.com/hk-pnt-cv-p2p-jan25-tnc-en) from now until 7 days after the end of the promotional period. Customers may not be able to access or download such version of the information subsequent to the expiry of the specified timeframe. You are advised to bookmark the website address, download and store a copy for future reference. If you do not agree or have no online access to the terms and conditions, you may contact our Customer Services and request for a physical copy within the above-mentioned timeframe.

“DBS COMPASS VISA 0.4% Cash Rebate on Personal Transfer via Pay & Transfer Function” Terms and Conditions

1. “DBS COMPASS VISA 0.4% Cash Rebate on Personal Transfer via Pay & Transfer Function” (“Promotion”) is only applicable to the principal cardholders (“Cardholders”) of DBS COMPASS VISA Credit Cards (“Applicable Credit Cards”). The participation eligibility cannot be transferred to others by Cardholders.
2. The Promotion runs from 1 January 2025 to 28 February 2025, both dates inclusive (“Promotion Period”).
3. When Cardholders transfer funds from any Applicable Credit Card to their personal bank account or Fast Payment System (“FPS”) **personal** account via Pay & Transfer function in DBS Card+ (“Pay & Transfer function”) (“Eligible Transfer”), Cardholders can enjoy a 0.4% cash rebate (“Reward”) on the first HKD3,000 accumulated Eligible Transfers of each calendar month during the Promotion Period. At most HK\$12 Reward of each calendar month during the Promotion Period. The total number of Reward for the Promotion is limited to the first 10,000 Eligible Transfers during the Promotion Period and is on first-come first-served basis. Quota full message will be shown on the DBS Card+ > Rewards > Marketing Offers > promotion page if quotas of the Reward is full. Handling fee will be incurred for transferring funds to bank account or FPS personal account via Pay & Transfer function. Cardholder can check and confirm the handling fee and handling fee rebate earned from other promotions (if applicable) after entering the transfer amount on the transfer page. **For handling fee details, please refer to the section 4 of “Transaction Type” in “DBS Credit Card Fee Schedule”. Please click [here](#) for details.**
4. Reward will be credited to any of the Cardholder’s Applicable Credit Card account on or before 31 May 2025, and shown on the monthly statement.
5. For the avoidance of doubt, any Eligible Transfers that are subject to cancellation, charge-back, return of goods and/or refund shall not be enjoy Reward.
6. Pay & Transfer function is bounded by terms and conditions. Please click [here](#) for details.
7. Reward is only applicable to Cardholders whose Applicable Credit Cards accounts are in good standing, remain valid and not in default (as determined by the Bank at its sole discretion) during the Promotion Period and until the Reward has been issued. If the account status has changed, the Bank reserves the right to terminate the Reward for the Cardholders. The Bank shall have the sole discretion in determining a Cardholder’s eligibility to the Reward.
8. Time and validity of any transactions and/or eligibility of a Cardholders to the Reward shall be determined by the Bank at its sole discretion based on the Bank’s record. If there is any

discrepancy between the record of transaction held by a Cardholder and that held by the Bank, the Bank's record shall be conclusive and binding on the Cardholder.

9. Entitlement of Reward are subject to there being no abuse or non-compliance by the Cardholders, failing which the Bank will debit the values of the Reward from the Applicable Credit Card account without notice and/or take such action to recover any outstanding amounts.
10. The Bank may change these terms and conditions and/or modify or terminate the Promotion. The Bank's decision is final.
11. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
12. Promotion information will remain accessible up to one week after the end of the Promotion.