

## Terms and Conditions Governing the DBS Esso Card Smiles Loyalty Rewards Programme (“Promotion”)

1. Promotion valid from 1 January to 31 December 2018 (“**Promotion Period**”).
2. Promotion is applicable to all DBS Esso Card Cardmembers (“**Cardmembers**”) only.
3. All Cardmembers are entitled to earn Esso Smiles Loyalty Points (“**Smiles Points**”) on a transactional basis, rounded down to the nearest number, for every S\$10 charged outside of Esso service stations in Singapore (“**Qualifying Spend**”) during the Promotion Period on his/her DBS Esso Card (“**Card**”). Effective from 1 May 2017, all spend on DBS Esso Card will not be awarded with DBS Points.
4. Qualifying Spend is based on transacted and posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, posted My Preferred Payment instalment plan, but excludes:
  - Non-fuel purchases at Esso service stations
  - Interest and finance charges
  - Cash withdrawal and balance transfer
  - Smart cash
  - Fees charged by DBS
  - Association and Membership fees
  - Payments to financial institutions (including banks and brokerage)
  - Payment of funds to prepaid accounts and merchants who are categorized as “payment service providers” and payment to professional service providers
  - Payment made via AXS and SAM online/banking bill payment transactions, EZ-Reload (Auto Top-Up) transactions, eNets transactions and bill payments via internet banking.
  - Payments to educational institutions;
  - Payment to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
  - Payment to insurance companies (sales, underwriting, and premiums);

- Payment to non-profit organisations;
  - Any top-ups or payment of funds to any payment service providers, prepaid cards and any prepaid accounts;
  - Any other transaction effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS Bank may in its sole and absolute discretion choose to disallow.
  - Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel
5. Smiles Points earned by the Supplementary Cardmember will be credited to Principal Cardmember's Esso Smiles Loyalty Account and may be used only by the Principal Cardmember for the redemption of rewards and benefits under the Smiles Driver Rewards Programme.
6. Gift will be credited only to an active Esso Smiles Loyalty Account linked to Qualified Cardmembers' DBS Esso Card account within 90 days after the last month which the Qualifying Spend was made. DBS shall have the absolute discretion to postpone the awarding of DBS Points for a reasonable period in the event of unforeseen circumstances, including any delay arising from system issues.
- Example: Smiles Points earned on transaction made on 1 Jan 2018 will be credited into Smiles account by 31 March 2018.*
7. All DBS Esso Cardmembers are auto-enrolled into the Smiles Driver Rewards Programme upon the approval of his/her DBS Esso Card, which is linked to his/her DBS Esso Card and this Smiles Loyalty account cannot be terminated.
8. If the Principal Cardmember's Card Account is terminated at any time, for any reason, whether by the Principal Cardmember or DBS, the Principal Cardmember and the Supplementary Cardmember will forthwith be disqualified from participating in the Promotion and all unused Smiles Points then accrued, shall automatically be cancelled immediately and no longer be available for use by the Cardmember; and such Smiles Points

shall not be transferrable to any other Smiles Loyalty account (whether relating to the Cardmember or any other person).

9. If a Supplementary Card is terminated at any time for any reason, the Principal Cardmember shall not, unless otherwise specified by DBS, be disqualified from participating in the Promotion. Gift awarded is non-exchangeable, non-transferable and non-replaceable.
10. When any charge posted to any Card Account is reversed or re-credited (whether in whole or in part), the Smiles Loyalty Points awarded in respect of the amount reversed or re-credited will be cancelled.
11. Smiles Points accumulated in the Card shall expire in the event the Cardmember does not transact at any Esso service stations in Singapore and earn any Smiles Points within 12 months from the date the last points were awarded.
12. This Promotion is subject to the Terms and Conditions of the Smiles Driver Rewards Programme, visit [www.essosmiles.com.sg](http://www.essosmiles.com.sg) for full details.
13. DBS shall not be responsible for any failure of delay in posting of sales transactions which may results in any customer being omitted from enjoying the Promotion.
14. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
15. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
16. Qualified Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).