

### Terms and Conditions Governing the DBS Credit Cards - Up to S\$80 cashback on overseas spend Promotion (“Promotion”)

1. This Promotion is valid from 1 November 2016 to 28 February 2017 (“**Promotion Period**”).
2. To qualify for the Promotion, customers must be a principal DBS Live Fresh, DBS Black or DBS Woman’s Cardmember who has successfully enrolled into the Promotion via [go.dbs.com/sg-dbsfx](http://go.dbs.com/sg-dbsfx) during the Promotion Period (“**Eligible Cardmembers**”).
3. Eligible Cardmembers are entitled to receive:
  - A. S\$20 cashback (“**Gift**”) if he/she charges a minimum of S\$1,000 overseas spend to his/her Card in the same calendar month (“**Qualifying Spend**”) OR;
  - B. S\$80 cashback (“**Gift**”) if he/she charges a minimum of S\$3,000 overseas spend to his/her Card in the same calendar month (“**Qualifying Spend**”).
4. Qualifying spend is identified as in-store retail transactions posted in foreign currencies. It excludes all online transactions and payments via the internet and processed by the respective merchants/acquirers as an online transaction through Visa/MasterCard Worldwide/American Express networks. Qualifying Spend is based on foreign retail sales and it excludes posted recurring bill payment, posted 0% interest-free instalment plan, interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.
5. The Gift will be credited to Qualified Cardmembers’ Card account within 60 days from the month which the Qualifying Spend was met.
6. The Gift is non-exchangeable, non-transferrable and non-replaceable.
7. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
9. Customers who participate in this Promotion consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and 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).