

POSB Everyday Card Dining Promotion (“Promotion”) Terms and Conditions

1. This Promotion is valid between 1 May 2016 and 31 December 2016 (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must:
 - (A) **Either**
 - 2.1 open a POSB Everyday Card account (“**Card Account**”) during the Promotion Period, and not have cancelled the Card Account within the last 12 months prior to the commencement date of this Promotion;
 - (B) **Or**
 - 2.2 be an existing principal POSB Everyday Card Cardmember whose Card Account was opened prior to 1 May 2016 and is amongst the first 10,000 Cardmembers to enroll into the Promotion via go.dbs.com/sg-everyday-dining between 1 May 2016 and 31 Dec 2016.

3. The Promotion allows an Eligible Cardmember to earn up to 9% cash rebate (“**Cash Rebate**”) on Dining Spend (defined below) during the Promotion Period if he/she charges a minimum of S\$700 to his/her Card Account in retail purchases (online and in-store purchases) in the same calendar month (“**Qualifying Spend**”).

“**Qualifying Spend**” is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, posted My Preferred Payment instalment plan, but it excludes 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 card spend can be included in the calculation of Qualifying Spend.

“**Dining Spend**” includes local spend made at restaurants, bars, entertainment establishments, cafes, fast food outlets and caterers but excludes food and beverage spend made at hotels and wedding banquets.

For each Card account, which qualifies for the Promotion, the existing applicable 0.3% rebate will be credited upfront and the additional:

- (a) 8.7% Cash Rebate for weekend Dining Spend; and
- (b) 2.7% Cash Rebate for weekday Dining Spend

will be credited to the principal cardmember’s Card Account within 60 days following the month the Qualifying Spend is charged and posted into the Card Account.

Cash Rebate on weekday Dining Spend is defined as dining transactions made from 0000 hours on Monday to 2359 hours on Friday (Singapore time). Cash Rebate on weekend Dining Spend is defined as dining transactions from 0000 hours on Saturday to 2359 hours on Sunday (Singapore time).

4. The Cash Rebate earned by each Eligible Cardmember is capped at S\$30 per calendar month.
5. 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.
6. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
7. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
8. Eligible Cardmembers 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.