

Terms and Conditions for DBS/POSB Credit Cards Spend and Get Promotion ("Promotion")

These terms and conditions govern the **Promotion**. Participation in the **Promotion** constitutes acceptance of these terms and conditions.

1. This **Promotion** is valid from 1 November 2018 to 31 December 2018, both dates inclusive ("**Promotion Period**") and is only applicable to DBS/POSB principal Credit Cardmembers ("**Cardmembers**") who are the receiver of the SMS.
2. **Cardmembers** must make minimum 5 transactions ("**Eligible Transactions**") to the DBS/POSB Credit Cards ("**Cards**") each calendar month within the **Promotion Period** to be eligible to receive S\$50 cash rebate ("**Cash Rebate**") per month under this **Promotion** ("**Qualified Cardmembers**").
3. **Eligible Transactions** can be accumulated on both principal and supplementary **Cards**.
4. **Eligible Transactions** include local and foreign retail transactions, cash withdrawals, and recurring bill payment, but excludes interests, finance charges, late charges, balance transfers, monthly instalments of instalment loans, posted 0% interest monthly instalment plan, unposted/cancelled/disputed/refunded transactions and all fees charged by DBS.
5. **Qualified Cardmembers** will receive a maximum of S\$100 **Cash Rebate** in their **Card** account with latest transaction activity (at DBS's discretion), within 3 months from 31 December 2018.
6. The **Cash Rebate** shall be forfeited if all of the **Cardmember's Card** account(s) are terminated or suspended during the **Promotion Period** or within 3 months after 31 December 2018.
7. The **Cash Rebate** is non-exchangeable, non-transferable and non-replaceable.
8. DBS will have the final decision on all matters regarding the **Promotion** and may change these terms or suspend/terminate the **Promotion** without any notice.
9. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Cardmembers' 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.