

DBS Business Advance Debit Card Utilities and Telco Spend Promotion

Promotion Terms and Conditions:

- 1) The 5% cash rebate ("Cash Rebate") is awarded on utilities and telco spend ("Qualifying Spend") made with the DBS Business Advance Debit Card ("Qualifying Card").
- 2) Promotion is valid from 16 March 2021 to 15 June 2021 ("Promotion Period").
- 3) To successfully enjoy Cash Rebate on Qualifying Spend transactions, customer must spend a minimum of S\$500 for the next 3 months on **both** utilities and telco spend using their Qualifying Card during the Promotion Period.
- 4) For avoidance of doubt Qualifying Spend transactions constitute transactions made in the following MCCs. Bill payments via AXS are excluded.
 - a) 4812 e.g. M1, Singtel, Starhub, Circles Life, TPG
 - b) 4900 e.g. SP Services, Union Power, Semcorp power.
- 5) For avoidance of doubt, each month constitutes the following dates:
 - a) Month 1 16 March to 15 April 2021
 - b) Month 2 16 April to 15 May 2021
 - c) Month 3 16 May to 15 June 2021
- 6) Customers who successfully fulfil the conditions in paragraph 3, are eligible to receive the Cash Rebate for their Qualifying Spend transactions posted to their Qualifying Card during the Promotion Period.
- 7) The Cash Rebate is subject to a cap of S\$25 per card per month during the Promotion Period. Cash Rebate will be credited within 60 calendar days to your Qualifying Card after the Promotion Period and reflected in your monthly Credit Card statement.
- 8) The Qualifying Card and/or primary Current or Savings Account ('Linked CASA Account') must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cash Rebate. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cash Rebate is credited into the said account, DBS reserves the right not to credit the Cash Rebate.
- 9) DBS reserves the right to claw-back the Cash Rebate amount without prior notice if it reasonably determines that the customer is not eligible for the Cash Rebate, including where the Cash Rebate was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.



- 10) DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
- 11) Participants 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.
- 12) DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.