

## Terms and Conditions Governing the DBS Groceries 2019 promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

### Definitions

1. The Promotion period shall run from 3 April to 31 October 2019, both dates inclusive (“**Promotion Period**”).
2. The Gift Redemption period shall run from 8 April to 30 November 2019, both dates inclusive (“**Redemption Period**”).
3. The Promotion is applicable for all DBS/POSB Personal Principal Credit/Debit (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
4. “**Eligible Card**” means Cardmember’s card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout Promotion and Redemption Period.
5. “**Qualified Spend**” is based on the transaction date of the groceries purchase in local and foreign currencies as well as InstaRewards redemptions made with DBS Points captured in the Promotion Tracker during the Promotion Period:
  - a) Only groceries purchases that have been charged to a DBS/POSB Card and InstaRewards redemptions made with DBS Points will be considered.
  - b) Only groceries purchases and InstaRewards redemptions captured in the Promotion Tracker will be considered as Qualifying Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.
6. Qualified Spend will also **exclude** the following:
  - a) refund(s) into the Card account;
  - b) pre-authorisation transactions on the Card account (e.g. hotel bookings)
  - c) payments to government institutions (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);
  - d) payments to financial institutions (including banks and brokerages); insurance companies (sales, underwriting, and premiums); telecommunications providers; schools, hospitals, professional service providers;
  - e) payment of funds to prepaid accounts and merchants who are categorized as “payment service providers” and/or “online payment gateway”. For example MoneySend, Skrill.com, Matchmove.com, SmoovPay, CardUp, iPaymy;
  - f) payment for parking lots;
  - g) payments made via AXS and SAM;
  - h) all other bill payments;
  - i) donations;
  - j) EZLink transactions;
  - k) NETS transactions;
  - l) Fairprice transactions at Esso Petrol stations;
  - m) balance transfers, cash advance, My Preferred Payment Plan, and any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges);
  - n) Instalment Payment Plan (“**IPP**”) transaction(s);
  - o) betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;

- p) any other transactions determined by DBS from time to time

Eligibility and Mechanics

7. Principal Cardmember must fulfil the following mechanics to qualify for the Promotion as a Qualified Cardmember (“**Qualified Cardmember**”):
- Login to DBS Lifestyle app via digibank User ID and PIN. For new users, download the DBS Lifestyle app via App Store or Google Play Store and;
  - Be among the first 38,000 Principal Cardmembers to successfully register participation via the app;
  - Upon login, a Promotion Tracker with the Personalised Spend Goal will be displayed (refer to table below). This spend amount is set based on Cardmembers’ average spend made between 1 April to 30 June 2018;
  - Accumulate Qualified Spend and meet the Personalised Spend Goal within Promotion Period.

	Personalised Spend Goal	Gift
<b>Tier 1</b>	S\$100	S\$15 voucher or cash credit
<b>Tier 2</b>	S\$250	S\$18 voucher or cash credit
<b>Tier 3</b>	S\$450	S\$20 voucher or cash credit
<b>Tier 4</b>	S\$750	S\$25 voucher or cash credit

8. Each Qualified Cardmember is entitled to one Gift throughout each Qualifying Period, regardless of the total Qualified Spend made by Cardmember during the Promotion Period. The expiry date of the gift voucher issued is stated accordingly below.

Month	Qualifying Period	Redemption Period	Voucher Expiry Date
<b>Period 1</b>	3 Apr – 30 Apr 2019	5 Apr – 31 May 2019	30 Jun 2019
<b>Period 2</b>	1 May – 31 May 2019	3 May – 30 Jun 2019	31 Jul 2019
<b>Period 3</b>	1 Jun – 30 Jun 2019	3 Jun – 31 Jul 2019	31 Aug 2019
<b>Period 4</b>	1 Jul – 31 Jul 2019	3 Jul – 31 Aug 2019	30 Sep 2019
<b>Period 5</b>	1 Aug – 31 Aug 2019	3 Aug – 30 Sep 2019	31 Oct 2019
<b>Period 6</b>	1 Sep – 30 Sep 2019	3 Sep – 31 Oct 2019	30 Nov 2019
<b>Period 7</b>	1 Oct – 31 Oct 2019	3 Oct – 30 Nov 2019	31 Dec 2019

9. The Personalised Spend Goal is the sum of all spends and InstaRewards redemptions across DBS/POSB Card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall be accrued to the eligible Principal Cardmember only.
10. The Promotion Tracker will be updated within 3 working days after the Qualified Spend amount is posted and appears in “History” under the “My Cards” section and/or “InstaRewards History” under the Rewards section of the DBS Lifestyle App.
11. Only posted purchases and InstaRewards redemptions captured in the Promotion Tracker will be considered as Qualifying Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.
12. An illustration of Qualified Spend made during Promotion Period:

Your Spend	Spend Amount	Remark
Cold storage/ Sheng Siong	S\$600	Qualified Spend
Fairprice Xtra/ NTUC Fairprice	S\$180	Qualified Spend

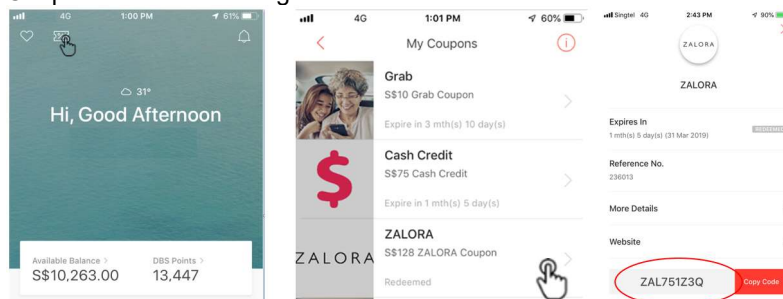
MEIDI-YA/ Don Don Donki	S\$30	Qualified Spend
Redmart items only via Lazada (Visa/ Mastercard Transaction)	S\$50	Qualified Spend
InstaRewards redemption with DBS Points	S\$50	Qualified Spend
Redmart orders via Lazada (AMEX)	S\$50	Not a Qualified Spend
Mixture of Redmart & Lazada orders via Lazada	S\$100	Not a Qualified Spend
InstaRewards redemption with Daily\$	S\$80	Not a Qualified Spend
Top-up of EZ-link card	S\$50	Not a Qualified Spend
Payment to SmooVPay/ MoneySend, Skrill.com	S\$30	Not a Qualified Spend
Payment via AXS Station/ AXS e-Station/ AXS m-Station	S\$500	Not a Qualified Spend
Any payment to M1/ Singtel/ Starhub (i.e. handset and renewal of contract, bill payments)	S\$1,200	Not a Qualified Spend
IPP transaction eg. sgbuy.com	S\$1,500	Not a Qualified Spend
Fairprice transaction at Esso Petrol station	S\$60	Not a Qualified Spend
Apparel via ZALORA mobile app	S\$180	Not a Qualified Spend
Transport rides booked via GOJEK/ Grab mobile app	S\$30	Not a Qualified Spend

**Campaign Gift Redemption**

13. A Push Notification with instructions to redeem the Gift will be sent to all Qualified Cardmembers once the minimum Qualified spend is reached. Please download DBS Lifestyle App and enable "Allow Notifications" in Mobile Settings to receive this.

14. To redeem the Gift, the Cardmember must:

- a) Login to DBS Lifestyle app
- b) Select the Promotion banner to launch game
- c) "Game" and proceed to select a gift box to redeem your gift  
 Note: Game chance will be available within 2 working days after the 'Promotion Unlocked' icon appears on the Promotion Tracker. 'Play Game' button will change from grey to red colour when game chance is available. Click on "Play"
- d) Coupon will be saved Coupon wallet. Please refer to the Top left corner to locate the Coupon Wallet. See image below.



15. Each Cardmember who meets the minimum Qualifying Spend during the Promotion Period will be awarded with one (01) of the following Gifts:

Spend & Redeem Gift	Quantity
<b>S\$15 voucher (foodpanda/ Chope/ Toast box/RedMart)</b>	133,881
<b>S\$15 cash credit</b>	87,588
<b>S\$18 voucher (foodpanda/ Chope/ Toast box/RedMart)</b>	22,722
<b>S\$18 cash credit</b>	15,148
<b>S\$20 voucher (foodpanda/ Chope/ Toast box/RedMart)</b>	15,361
<b>S\$20 cash credit</b>	10,242
<b>S\$25 voucher (foodpanda/ Chope/ Toast box/RedMart)</b>	39,034
<b>S\$25 cash credit</b>	26,023

Gift	Terms & Conditions
Cash Credit	<ol style="list-style-type: none"> <li>The cash credit amount will be credited to the Qualified Cardmember's card account (smallest 15 or 16-digit card number of the principal cardmember) in the following order of priority: (a) DBS American Express card; (b) DBS Visa card; or (c) DBS/POSB Mastercard card latest by 60 days after each calendar month (eg: Cash credit for April will be credited by 30 June 2019.)</li> <li>In the event that the Card Account is closed, blocked or suspended, the Cash Credit will be forfeited.</li> <li>The cash credit is non-exchangeable, non-transferable and non-assignable.</li> <li>Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS.</li> <li>For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</li> </ol>
foodpanda Voucher	<ol style="list-style-type: none"> <li>For voucher expiry date, please refer to Clause 8.</li> <li>Click the "Redeem" button only when you are ready to make your purchase.</li> <li>Enter the voucher code in the "Voucher Code" section at checkout.</li> <li>Voucher is valid only with online payment.</li> <li>Voucher is valid for one-time use in a single transaction and min. check out order amount is at S\$15 exclude delivery and GST charges.</li> <li>Voucher can be used on both the foodpanda website and mobile app.</li> <li>Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or in-house offers.</li> <li>Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</li> <li>Any balance payment must be made with a DBS/POSB Credit or Debit Card.</li> <li>For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</li> </ol>
Chope Voucher	<ol style="list-style-type: none"> <li>For voucher expiry date, please refer to Clause 8.</li> <li>Click the "Redeem" button to obtain the Coupon Code. Users must make a reservation through Chope to enjoy the offer.</li> <li>Coupon can be used via Chope website or mobile app.</li> <li>Coupon cannot be used in conjunction with other discount codes.</li> <li>Individual restaurant's terms and conditions apply and reserves the final right to amend the offer.</li> </ol>

	6. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>
Toast Box Voucher	<ol style="list-style-type: none"> <li>1. For voucher expiry date, please refer to Clause 8.</li> <li>2. Present your coupon at Toast Box payment counter and tap "Redeem In-Store" button only when you are ready to place your order.</li> <li>3. Coupon is valid for one-time use in a single transaction.</li> <li>4. Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</li> <li>5. Coupon is not valid at the following Toast Box outlets within Food Republic or Food Opera: 313@Somerset L5, Causeway Point L4, ION, Manulife Centre, Parkway Parade, VivoCity L3 and Wisma Atria.</li> <li>6. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</li> <li>7. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a></li> </ol>
RedMart Voucher	<ol style="list-style-type: none"> <li>1. For voucher expiry date, please refer to Clause 8.</li> <li>2. Click the "Redeem" button only when you are ready to make your purchase.</li> <li>3. Enter the coupon code in the "Vouchers Code" section at checkout.</li> <li>4. Voucher is valid only with online, Apple Pay and Paypal payment.</li> <li>5. Voucher is valid for one-time use in a single transaction and the minimum order amount (excluding delivery cost) must be equal to the voucher amount.</li> <li>6. Voucher can be used on both the RedMart website and mobile app.</li> <li>7. Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers.</li> <li>8. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</li> <li>9. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</li> <li>10. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a></li> </ol>

General

4. For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
5. Successful InstaRewards redemptions made with DBS Rewards Points are non-refundable and non-reversible by DBS.
6. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
7. DBS is entitled to replace the Prize with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Prize at any time without notice or liability.
8. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.

9. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions and DBS Rewards Programme Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit [www.dbs.com.sg/dbscardstnc](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions and/or DBS Rewards Programme Terms & Conditions.
10. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at [www.dbs.com/privacy](http://www.dbs.com/privacy).

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