

Terms and Conditions governing the DBS Black American Express® Card 6% Cashback Promotion (“Terms and Conditions”)

1. Promotion Period

1.1 The DBS Black American Express Card 6% Cashback Promotion (“**Promotion**”) is valid from 1 April to 30 September 2020 (“**Promotion Period**”).

2. Eligibility

2.1 To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must either:

- i. be a principal holder of a DBS Black American Express Card (“**Card**”) whose DBS Black American Express Card Account (“**Card Account**”) is opened prior to 1 October 2019 and have successfully registered to participate in the Promotion via the Online Registration Form (“**Online Form**”) at go.dbs.com/sg-dbsamex6form to earn 6% cashback (“**Cashback**”) with a minimum Qualifying Spend of S\$1,000 in a calendar month during the Promotion Period (“**Existing Cardmembers 1**”); or
- ii. have opened a Card Account between 1 October 2019 and 31 March 2020 and make a minimum Qualifying Spend of S\$1,000 in a calendar month during the Promotion Period (“**Existing Cardmembers 2**”) to earn 6% cashback. Existing Cardmembers 2 will be automatically registered for the Promotion; or
- iii. have opened a Card Account during Promotion Period to earn 6% cashback with a minimum Qualifying Spend of S\$1,000 in a calendar month during the Promotion Period (“**New Cardmembers**”). New Cardmembers have to be successfully register to participate in the Promotion via the Online Form at go.dbs.com/sg-dbsamex6form.

For the avoidance of doubt, the benefit of all charges incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible Principal Cardmember only.

2.2 All information provided during the registration must match existing DBS’ records. Registration with incorrect information may result in a Cardmember being omitted from qualifying for the Promotion.

2.3 Existing and New Cardmembers whose Card Accounts have been suspended, cancelled or terminated by DBS at any time during the Promotion Period, are not eligible to participate and will be disqualified from participating in the Promotion.

3. Eligible Transactions

3.1 “**Qualifying Spend**” refers to retail transactions charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback. It includes local and foreign retail sales, recurring bill payments but

it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking, posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment (“MP3”) instalment plan monthly transactions and all fees charged by DBS. Retail spend made on a Supplementary Card can be included in the calculation of Qualifying Spend.

3.2 The 6% cashback on Qualifying Spend will not be awarded for the following:

- i. Bill payments and all transactions made via AXS, SAM, eNETS;
- ii. Payments made to CardUp, iPaymyand SmoovPay;
- iii. Payments to educational institutions;
- iv. Payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- v. Payments to government institutions and services (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);
- vi. Payments to hospitals;
- vii. Payments to insurance companies (including but not limited to sales, underwriting, and premiums);
- viii. Payments to non-profit organisations;
- ix. Payments made via online banking;
- x. Payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys);
- xi. Payments made via telephone or mail order;
- xii. Payments to utility bill companies;
- xiii. Any top-ups or payment of funds to payment service providers, prepaid cards; any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, NETS FlashPay and Singtel Dash);
- xiv. Any betting transactions (including but not limited to Levy Payments to Local Casinos, Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers);
- xv. Any transactions related to crypto currencies;
- xvi. Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS); and
- xvii. Any other transactions determined by DBS from time to time

3.3 Cashback earned by each Eligible Cardmember is capped at S\$100 per calendar month and will be credited to the Principal Cardmember’s Card Account within 60 calendar days following the month the Qualifying Spend is charged and posted into the Card Account.

3.4 Cashback shall be awarded for the Qualifying Spend made in the calendar month from which the Eligible Cardmember has successfully registered himself/herself to participate in the Promotion.

3.5 Cashback is computed based on 2 decimal places per transaction without rounding up.

3.6 Any Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.

- 3.7 Cashback awarded will be reflected in the monthly Card Account Statement. The Cashback will automatically be applied to pay part of the billed amount for that month.
- 3.8 DBS reserve the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any Cashback awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
- 3.9 For the avoidance of doubt, Cashback will not be awarded to a Cardmember whose Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cashback is awarded into such Eligible Card account.

4. General

- 4.1 DBS shall not be responsible for any failure of delay in posting of sales transactions which may results in an Eligible Cardmember being omitted from enjoying the Promotion.
- 4.2 DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
- 4.3 In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Black American Express Card, these Terms and Conditions shall prevail.
- 4.4 DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
- 4.5 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 Shopping 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.