

### Terms and Conditions for DBS Live Fresh Card Sign Up Promotion (“Promotion”)

1. The Promotion is valid from 1 July 2019 to 31 March 2020 (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Qualified Cardmembers**”) must fulfil the following qualifying criteria below to receive S\$100 cashback (“**Gift**”):
  - a. Be a new DBS/POSB Cardmember;
  - b. Apply online for a principal DBS Live Fresh Card (“**Card**”);
  - c. Have the Card approved within the Promotion Period; and
  - d. Charge a minimum of S\$600 to their DBS Live Fresh Card Account (“**Card Account**”) within the first 30 days from Card Approval Date (“**Qualifying Spend**”).
3. New DBS/POSB Cardmember is defined as a customer who is currently not holding on to any DBS/POSB Credit Card or has not cancelled any DBS/POSB Credit Card within the last 12 months prior to the commencement date of the Promotion Period.
4. The Gift will be credited to the Card Account by the end of 120 days from Card Approval Date.
5. Each Qualified Cardmember is limited to 1 Gift during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period.
6. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:
  - a. posted 0% Interest Instalment Payment Plan monthly transactions;
  - b. posted My Preferred Payment Plan monthly transactions;
  - c. 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;
  - d. payments to educational institutions;
  - e. payments to financial institutions (including banks, online trading platforms and brokerages);
  - f. 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);
  - g. payments to insurance companies (sales, underwriting and premiums);
  - h. payments to non-profit organisations;
  - i. any top-ups or payment of funds to payment service providers, prepaid accounts and any pre-paid accounts (e.g. EZ-Link, NETS FlashPay, Singtel Dash);
  - j. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
  - k. any transactions related to crypto currencies; and
  - l. any other transactions determined by DBS from time to time
7. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.



8. DBS/POSB decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. DBS/POSB will not account for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
10. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. Customers 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](http://www.dbs.com/privacy).