

Terms and Conditions Governing the DBS Takashimaya Credit Card Out-Store Spend Programme on DBS Lifestyle app (“Promotion”)

1. Promotion is valid from 1 October to 31 December 2020 (“**Promotion Period**”).
2. Promotion is applicable to DBS Takashimaya Credit Cardmembers (“**Cardmembers**”) only. All Principal Cardmembers will automatically enrol in the Promotion.
3. Principal Cardmembers are entitled to earn S\$10 shopping rebate (“**Rebate**”) for every S\$2,000 charged, rounded down to the nearest number, outside of Takashimaya Department Store in Singapore (“**Qualifying Spend**”) during the Promotion Period on his/her DBS Takashimaya Credit Card (“**Card**”). Effective from 1 January 2018, all spend made on DBS Takashimaya Credit Card will not be awarded with DBS Points.
4. Rebate can only be used to offset Principal Cardmember Takashimaya Department Store spend on his/her Credit Card Statement.
5. Principal Cardmembers are required to make a minimum spend of S\$10 at Takashimaya Department Store in Singapore (“**Qualifying Transaction**”) to utilise the Rebate. Rebate will be utilised in multiples of S\$10.
6. Once Rebate has been successfully credited to the Principal Cardmember, it will take up to 3 working days to automatically offset the Principal Cardmember’s next Qualifying Transaction on his/her Credit Card Statement. Supplementary Cardmembers spend will not be considered for the utilisation of rebate. (For more details, please refer to FAQ Qn 3).
7. Cardmembers are required to make full payment for your purchases at Takashimaya Department Store.
8. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment, but excludes the following:
 - Spend at Takashimaya Department Store
 - Interest, finance charges, refunds, cash withdrawal, smart cash, 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)

- Payments to financial institutions (including banks, online trading platforms and brokerages)
 - Payments made via AXS (except Pay+Earn) and SAM online/banking bill payment transactions, EZReload (Auto Top-Up) transactions, eNets transactions and bill payments via internet banking
 - Payments to educational institutions
 - 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)
 - Payments to insurance companies (sales, underwriting, and premiums)
 - Payments to non-profit organisations
 - Payments to hospitals
 - Payment on utilities
 - 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, GrabPay, NETS FlashPay and Singtel Dash)
 - Any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers) through any channel
 - Any transactions related to crypto currencies;
 - Any other transaction effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS Bank may in its sole and absolute discretion choose to disallow
9. If a Principal Cardmember has both DBS Takashimaya Visa Credit Card and DBS Takashimaya American Express Card, the Qualifying Spend can be accumulated on both Cards.
10. Spend charged on the Supplementary Card will be accumulated under the Principal Cardmember's account and may be considered as Qualifying Spend for the Principal Cardmember.

11. If customer has both Principal DBS Takashimaya Cards, and has made a Qualifying Transaction, the Rebate will offset the first Card spend charged at Takashimaya Department Store. (For more details, please refer to FAQ Qn 2).
12. Qualified Cardmembers will receive their Rebate within 15 days from the end of the Promotion. Rebate can be enjoyed from the date of crediting till it expires in the following quarter.
Example: Promotion from 1 October to 31 December 2021, Rebate will be credited by 15 January 2021 and expire on 31 March 2021.
13. Promotion Tracker will be updated within 3 working days after the Qualifying Spend is reflected in the transaction history.
14. DBS is not liable for expired Rebate. Rebate awarded is non-exchangeable, non-transferable and non-replaceable.
15. The Rebate must be utilised within the validity period therein and shall be forfeited after the end of the validity period and no extensions, refunds, payments, replacements or exchanges shall be permitted or entertained.
16. DBS shall have the absolute discretion to postpone the awarding of Rebate for a reasonable period in the event of unforeseen circumstances, including any delay arising from system issues.
17. DBS reserves the right to substitute or replace the Rebate with another gift of similar value without giving any prior notice or liability to any party.
18. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion. Only posted purchases captured in the Promotion Tracker will be considered as Qualifying Spend.
19. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
20. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

21. Qualified Cardmembers 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.