

## Frequently Asked Questions (FAQs) for DBS Takashimaya Credit Card Out-Store Spend Programme on DBS PayLah! app (“Promotion”)

### Q1: How do I participate in the Promotion?

No registration is required. All Principal DBS Takashimaya Credit Cardmembers will automatically enrol in the Promotion.

Please [download the DBS PayLah! app](#) to track your spend and receive Push Notifications via the app regarding campaign updates (i.e. Rebate earned, Rebate balance, Rebate expiry, etc).

### Q2: I am holding both DBS Takashimaya American Express and Visa Credit Cards. Can my spend be combined?

Yes, 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.

The Qualifying 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.

The Rebate earned will be used to offset the Principal Cardmember’s Qualifying Transaction in the Credit Card Statement, of the Card that was being charged for the transaction. Supplementary Cardmembers spend will not be considered for the utilisation of rebate.

*Example 1: Customer charge S\$2,000 on his DBS Takashimaya American Express Card and S\$0 on his DBS Takashimaya Visa Card, he will earn S\$10 rebate. He charges S\$20 at Takashimaya Department Store on his Visa Card, the rebate will be reflected on his Visa Card statement.*

*Example 2: Customer charge S\$2,000 on his DBS Takashimaya American Express Card and S\$2,000 on his DBS Takashimaya Visa Card, he will earn S\$20 rebate. He charges S\$10 on his Visa Card and another S\$10 on his Amex Card at Takashimaya Department Store, the rebate will be reflected on both his Amex and Visa Card statement.*

*Example 3: Customer charge S\$2,000 on his DBS Takashimaya American Express Card and S\$2,000 on his DBS Takashimaya Visa Card, he will earn S\$20 rebate. He charges S\$20 at Takashimaya Department Store with his Visa Card, the rebate will be reflected on his Visa Card statement.*

**Q3: When can I start to utilise the Rebate?**

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.

Please continue to make full payment for your purchases at Takashimaya Department Store.

*Example: Rebate credited on 15 July 2021, can be used any time after crediting and before the expiry on 30 September 2021. If Statement Date is on 27<sup>th</sup> of the month, rebate is utilised on 25<sup>th</sup> and processed on 28<sup>th</sup>, the credit will only be reflected in the next statement.*

**Q4: When will I receive the Rebate and when will it expire?**

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 April to 30 June 2021, Rebate will be credited by 15 July 2021 and expire on 30 September 2021.*

**Q5: When happens to the unutilised Rebate?**

The Rebate must be utilised within the validity period therein and shall cease to be valid after the end of the validity period and no extensions, refunds, payments, replacements or exchanges shall be permitted or entertained.

**Q6: I did not receive any Push Note notifications at all.**

Please [download the DBS PayLah! app](#) and check if you have switched on your Notifications to receive updates.

Settings > DBS PayLah! app > Notifications > Allow Notifications

Monies in DBS PayLah! are a deposit. SGD deposits are insured up to S\$75k by SDIC.