

**Terms and Conditions Governing the DBS Takashimaya American Express® Credit Card  
– S\$50 cashback Acquisition Promotion (“Promotion”)**

1. Promotion is valid from 1 January to 31 March 2020 (“Promotion Period”).
2. To qualify for the Promotion, customers (“Eligible Cardmembers”) must:
  - i. not hold any existing DBS Takashimaya Card; and
  - ii. not have cancelled any DBS Takashimaya Card(s) within the last 12 months; and
  - iii. apply online for a DBS Takashimaya American Express® Credit Card (“Card”), and Card must be approved during the Promotion Period; and
  - iv. fulfil the following spend criteria to receive the corresponding sign-up Gift (“Gift”):

Spend requirement	DBS Takashimaya American Express® Card
Spend a minimum of S\$500 at Takashimaya Department Store within the first 2 months from Card approval date (“Qualifying Spend”)	S\$50 cashback (“Gift”)

3. The Gift will be credited to the Eligible Cardmember Card account by the end of 150 days from the date of Card approval.
4. The Qualifying Spend must be made at Takashimaya Department Store, located in Singapore.

5. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment, but excludes the following:
- Interest, finance charges, 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

6. DBS 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.
7. Supplementary Cardmembers are not eligible to participate in the Promotion. However, Supplementary Card spend can be included in the calculation of Qualifying Spend.
8. Each Qualified Cardmember is limited to one Gift during the Promotion Period. The Gift is strictly non-redeemable for cash, non-transferable, non-assignable, non-exchangeable and non-replaceable.
9. DBS reserves the right to substitute or replace the Gift with another gift of similar value without giving any prior notice or liability to any party.
10. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Cardmembers' 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).