

Terms and Conditions Governing the DBS Takashimaya American Express® Credit Card

– S\$150 Cashback Acquisition Promotion (“Promotion”)

1. The Promotion is valid from 1 May to 30 June 2022 (“Promotion Period”), both dates inclusive.
2. To qualify for the Promotion, customers (“Eligible Cardmembers”) must:
 - a. not hold any existing DBS Takashimaya Principal Credit Card; and
 - b. not have cancelled any DBS Takashimaya Principal Credit Card(s) within the last 12 months; and
 - c. apply online for a DBS Takashimaya American Express® Credit Card (“Card”) during the Promotion Period and approved by 14 July 2022; and
 - d. fulfil the following spend criteria to receive the corresponding sign-up Gift (“Gift”):

Qualifying Spend requirement	<p>Spend a minimum of S\$350 per month, within first two months from Card approval date (“Qualifying Spend”).</p> <p><i>For example, card approval date is on 1 May 2022, qualifying spend period will be,</i></p> <ul style="list-style-type: none"> • <i>First month: 1 May 2022 to 31 May 2022</i> • <i>Second month: 1 Jun 2022 to 30 Jun 2022</i>
Promotion award	S\$150 Cashback (“Gift”)

3. The Gift will be awarded to the Eligible Cardmember Card account between 60 to 90 days from the end of Qualifying Spend period.
4. The Qualifying Spend can be made up of an accumulative spending.

5. Qualifying Spend is based on posted local and foreign retail sales, but excludes the following:
 - Takashimaya Department Store
 - Takashimaya Department Store Online Store
 - Interest, finance charges, cash withdrawal, smart cash, instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, refunds, 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)
 - Any transaction with transaction description “AMAZE*” (with effect from 1 June 2022)
 - 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. Any transaction reversal will be deducted when computing the Qualifying Spend.
7. 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.
8. Supplementary Cardmembers are not eligible to participate in the Promotion. However, Supplementary Card spend can be included in the calculation of Qualifying Spend.
9. 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.
10. 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.
11. DBS shall not be liable for any claims by the participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this Promotion.
12. In the event that the Eligible Cardmember’s Card Account is closed or suspended and not in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card

Agreement) throughout the Promotion Period and at the time when the Gift is being credited, DBS reserves the right to forfeit the Gift.

13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. 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 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.