

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

– Cashback Acquisition Promotion – 1 February 2024 to 30 April 2024 (“Promotion”)

1. The Promotion is valid from 1 February 2024 to 30 April 2024 (“**Promotion Period**”), both dates inclusive.
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must:
 - not have cancelled any DBS Takashimaya Principal Credit Card(s) within the last 12 months; and
 - apply online for a DBS Takashimaya American Express® Credit Card (“**Card**”), and Card must be approved during the Promotion Period; and
 - fulfil the following spend criteria to receive the corresponding sign-up Gift (“**Gift**”):

Qualifying Spend requirement	<p>Spend a minimum of <u>S\$250</u> within first month from Card approval date (“Qualifying Spend”)</p> <p><i>For example, card approval date is on 15 February 2024, qualifying spend period will be 15 February 2024 to 14 March 2024.</i></p>
Welcome Gift	S\$150 Cashback

3. Welcome Gift will be awarded to the Eligible Cardmember Card account within 90 days from the end of Qualifying Spend period, given that the Eligible Cardmember has fulfilled all the criteria under Clause 3.
4. Eligible Cardmembers will not be eligible for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.
5. Qualifying Spend is based on transaction(s) posted at the following:

- a. Takashimaya Department Store,
- b. Takashimaya Online Store and
- c. Participating Specialty Stores in Takashimaya Shopping Centre. Visit <https://www.takashimayasc.com.sg/dbs-takashimaya-privileges/> for the latest updates on the participating list of Specialty Stores.

6. Qualifying Spend excludes the following:

- a. Interest, finance charges, cash withdrawal, smart cash, instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, recurring bill payments, 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);
- b. Any transactions or bill payments to telecommunications and utilities providers including but not limited to Starhub, Singtel, M1, and Singapore Power;
- c. Payments to financial institutions (including banks, online trading platforms and brokerages);
- d. 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;
- e. Payments to educational institutions;
- 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. Payments to hospitals;
- j. Payment on utilities;
- k. 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);
- l. Any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers) through any channel;
- m. Any transactions related to crypto currencies;
- n. 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;

- o. payments made to CardUp, FavePay, iPaymy and SmoovPay are also subject to the exclusions listed in Clauses 7 (a) to 7 (n) above;
 - p. Any transaction with transaction description “AMAZE*”; and
 - q. Any other transactions determined by DBS from time to time.
7. Any transaction reversal will be deducted when computing the Qualifying Spend.
 8. 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.
 9. For avoidance of doubt, Supplementary Cardmembers are not eligible to participate in the Promotion. However, Supplementary Card spend can be included in the calculation of Qualifying Spend of Principal Cardmember’s.
 10. Each Qualified Cardmember is limited to one (1) Welcome Gift during the Promotion Period. The Welcome Gift is strictly non-redeemable for cash, non-transferable, non-assignable, non-exchangeable and non-replaceable.
 11. 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 Welcome Gift is being credited, DBS reserves the right to forfeit the Welcome Gift.
 12. In the event that the Eligible Cardmember terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the Welcome Gift given to him/her under this Promotion.
 13. In the event that the Eligible Cardmember has accumulated the Qualifying Spend on his/her Eligible Card within the Qualifying Spend Period, but has some of his/her transactions made during the Qualifying Spend Period reversed/refunded/rejected, the Bank reserves the right to forfeit/clawback the Welcome Gift.
 14. DBS reserves the right to substitute or replace the Welcome Gift with another gift of similar value without giving any prior notice or liability to any party.

15. 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.
16. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
17. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
18. 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.