

## Terms and Conditions Governing the DBS Woman’s Card Bonus Rewards on My Preferred Payment Plan Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions (“Terms”).

### Definitions

1. This Promotion is valid from 1 April 2022 to 31 July 2022 (both dates inclusive) (“**Promotion Period**”).
2. “**Eligible Customers**” refers to customers with a DBS Woman’s Card or DBS Woman’s World Card (“**Card**”).
3. “**Bonus Points**” refers to the additional rewards which will be awarded for every S\$5 spent in the form of DBS Points (which can be converted at a rate of 1 DBS Point to 2 miles) based on the amount of Eligible Spend charged, rounded down to the nearest number.
4. “**Eligible Spend**” refers to the monthly instalment amount from a successful My Preferred Payment Plan (“**MP3**”) application during the Promotion Period.
5. “**MP3 application**” is only applicable for retail transactions charged to a Card and instruction must be given by Principal Cardmember. MP3 application is not applicable for Cash Advance, Balance Transfer, Payment via iBanking, 0% Instalment Payment Plan, PayPal transactions, financial related transactions, transactions that fall under MCC 6012, 6051, 6211, 4829 and such other transactions as DBS may determine.

### Eligibility and Mechanics

6. To qualify for the Promotion, Eligible Customers must make an Eligible Spend which is charged and posted to their Card within the Promotion Period.
7. The following Bonus Points shall be awarded to Eligible Customers with an Eligible Spend:

	Bonus Points
DBS Woman’s Card	3 DBS Points for every S\$5 spend
DBS Woman’s World Card	5 DBS Points for every S\$5 spend

8. Bonus Points are capped at the first S\$500 Eligible Spend per calendar month of the Promotion Period.
9. The Bonus Points will be credited by the end of the following calendar month.
10. Bonus Points will not be awarded for fees or charges arising from the MP3 application.

## **General Terms and Conditions**

11. For the avoidance of doubt, DBS Points will be awarded for transactions utilised for MP3 application on the Card. Any DBS Points which were awarded on the transaction will not be reversed due to MP3 application during the Promotion Period.
12. Only posted transactions captured within the Promotion Period will be considered as Eligible Spend. DBS shall not be responsible for any failure or delay in posting of retail transactions which may result in Cardmembers being ineligible for the promotion.
13. Bonus Points awarded is non-exchangeable, non-transferrable and non-replaceable.
14. Bonus Points awarded for transactions that is subsequently reversed will be deducted from the Card Account accordingly.
15. Bonus Points will not be awarded to an Eligible Customer whose Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever during the Promotion Period.
16. For purposes of calculating the Bonus Points, spending by both Principal and Supplementary Cardmembers will be consolidated under the Principal Card Account.
17. DBS shall have the absolute discretion to postpone the awarding of Bonus Points for a reasonable period in the event of unforeseen circumstances, including but not limited to any delay arising from system issues.
18. Calculation of Eligible Spend is based on the transaction date of the MP3 monthly instalment charged to the Card Account.
19. DBS Rewards Programme Terms and Conditions apply. A copy of which can be found on [http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards\\_programme\\_tnc.pdf](http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf).
20. The Terms shall be read in conjunction with the prevailing Woman's Card Promotions & Programmes and any other terms that may be relevant in connection with this Promotion (collectively the "Standard Terms"). In the event of any inconsistency between the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency.
21. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
22. DBS reserves the right at any time and at its sole discretion to vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any Cardmember, and all Cardmembers shall be bound by these amendments.

## DBS Woman's Card Bonus Rewards on My Preferred Payment Plan Promotion Frequently Asked Questions ("FAQs")

### 1. When is the Promotion happening?

This Promotion is valid from 1 April 2022 to 31 July 2022 (both dates inclusive) ("Promotion Period").

### 2. Who is eligible for the Promotion?

The Promotion is only applicable to customers with a principal DBS Woman's Card or DBS Woman's World Card ("Eligible Customers"). No registration is required.

### 3. How do I qualify for the Promotion?

Eligible Customers must make a successful My Preferred Payment Plan application and monthly instalment amount must be charged and posted to their DBS Woman's Card or DBS Woman's World Card ("Eligible Card") within the Promotion Period ("Eligible Spend").

### 4. Is this Promotion applicable to Supplementary Cardmembers?

Supplementary Cardmembers spend will be accumulated towards the Eligible Spend under Principal Card for this Promotion.

### 5. Is there a minimum spend requirement?

No, there is no minimum spend required.

### 6. What is considered an Eligible Spend?

Eligible Spend refers to the monthly instalment amount from a successful My Preferred Payment Plan application of any tenure. For terms and conditions regarding My Preferred Payment Plan, click [here](#).

### 7. When will the My Preferred Payment Plan monthly instalment be posted to my Card Account?

The monthly instalment from My Preferred Payment Plan will be charged to your Card Account on your next credit card statement date.

### 8. Can I accumulate my Eligible Spend across multiple transactions?

Yes, you can have multiple monthly instalment transactions throughout the Promotion Period. Bonus Points will be awarded for the first S\$500 worth of Eligible Spend per calendar month.

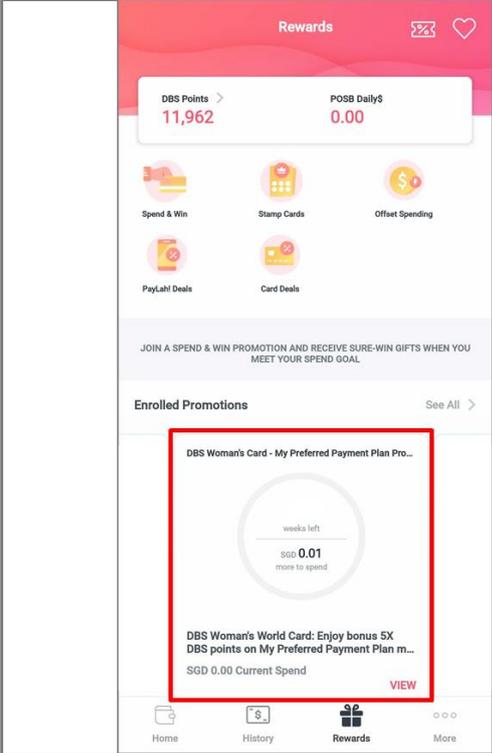
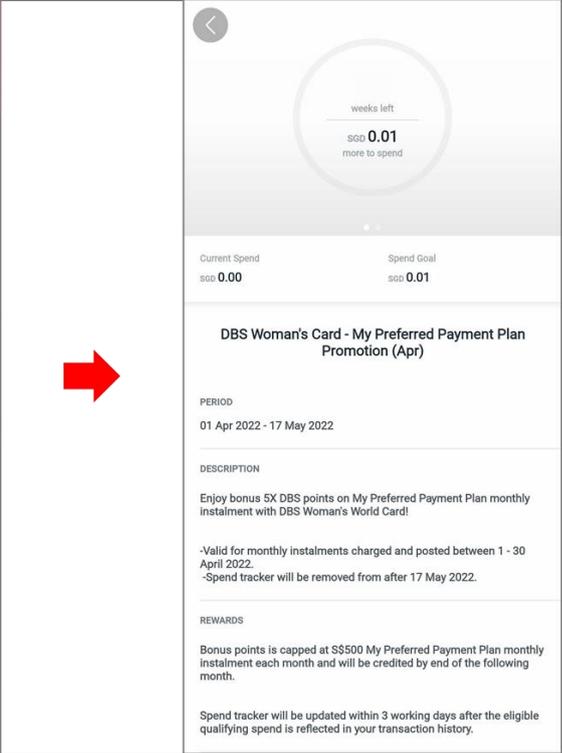
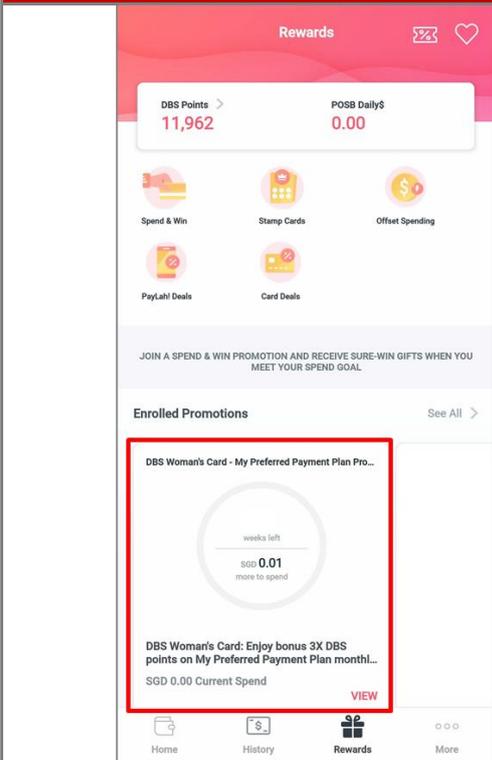
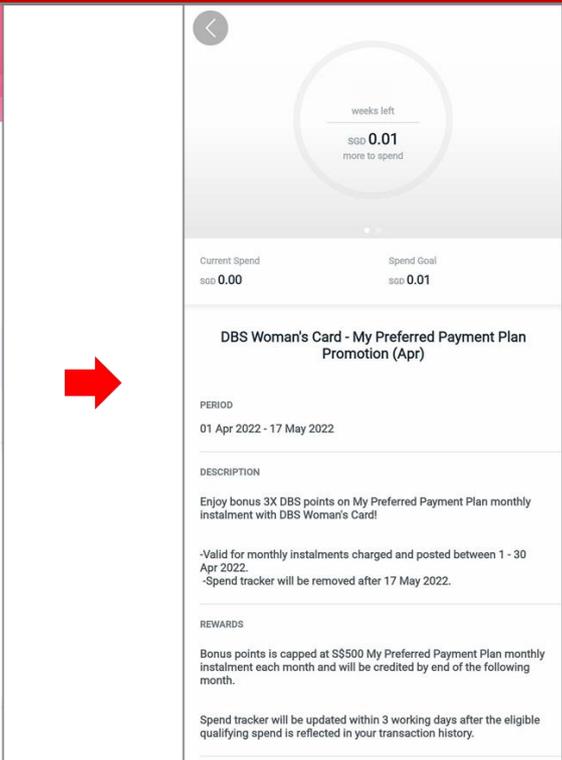
### 9. Where can I check on my Eligible Spend accumulated for this Promotion?

You can track your Eligible Spend at your convenience on the DBSPayLah! app.

You will need to log in to DBSPayLah! app, tap on 'Rewards' at the bottom menu bar, then tap on the promotion banner. You will be able to view your spend progress. The Promotion Tracker will be updated within 3 working days after each Eligible Spend is reflected in your transaction history.

Don't have DBSPayLah! App? Download DBSPayLah! via App Store, Google Play or AppGallery.

Example of spend tracker in April:

DBS Woman's World Card	
 <p><b>DBS Woman's Card - My Preferred Payment Plan Promotion</b></p> <p>weeks left SGD 0.01 more to spend</p> <p>DBS Woman's World Card: Enjoy bonus 5X DBS points on My Preferred Payment Plan m... SGD 0.00 Current Spend</p> <p><a href="#">VIEW</a></p>	 <p><b>DBS Woman's Card - My Preferred Payment Plan Promotion (Apr)</b></p> <p>PERIOD 01 Apr 2022 - 17 May 2022</p> <p>DESCRIPTION Enjoy bonus 5X DBS points on My Preferred Payment Plan monthly instalment with DBS Woman's World Card!</p> <ul style="list-style-type: none"> <li>-Valid for monthly instalments charged and posted between 1 - 30 April 2022.</li> <li>-Spend tracker will be removed from after 17 May 2022.</li> </ul> <p>REWARDS Bonus points is capped at S\$500 My Preferred Payment Plan monthly instalment each month and will be credited by end of the following month.</p> <p>Spend tracker will be updated within 3 working days after the eligible qualifying spend is reflected in your transaction history.</p>
DBS Woman's Card	
 <p><b>DBS Woman's Card - My Preferred Payment Plan Promotion</b></p> <p>weeks left SGD 0.01 more to spend</p> <p>DBS Woman's Card: Enjoy bonus 3X DBS points on My Preferred Payment Plan monthl... SGD 0.00 Current Spend</p> <p><a href="#">VIEW</a></p>	 <p><b>DBS Woman's Card - My Preferred Payment Plan Promotion (Apr)</b></p> <p>PERIOD 01 Apr 2022 - 17 May 2022</p> <p>DESCRIPTION Enjoy bonus 3X DBS points on My Preferred Payment Plan monthly instalment with DBS Woman's Card!</p> <ul style="list-style-type: none"> <li>-Valid for monthly instalments charged and posted between 1 - 30 Apr 2022.</li> <li>-Spend tracker will be removed after 17 May 2022.</li> </ul> <p>REWARDS Bonus points is capped at S\$500 My Preferred Payment Plan monthly instalment each month and will be credited by end of the following month.</p> <p>Spend tracker will be updated within 3 working days after the eligible qualifying spend is reflected in your transaction history.</p>

**10. How are Bonus Points awarded?**

The following Bonus Points shall be awarded to Eligible Customers with an Eligible Spend:

	Bonus Points
DBS Woman's Card	3 DBS Points for every S\$5 spend
DBS Woman's World Card	5 DBS Points for every S\$5 spend

Bonus Points are capped at the first S\$500 Eligible Spend per calendar month of the Promotion Period and will be credited by the end of the following calendar month.

**11. How will I know if my Bonus Points are awarded?**

A push notification on the DBSPayLah! app will be sent to you by end of the following calendar month if you have qualified for the Bonus Points under this Promotion.

Don't have DBSPayLah! App? Download DBSPayLah! via App Store, Google Play or AppGallery.