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### Terms and Conditions Governing Debit Card Foreign Currency Spend Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. Promotion shall run from 1 October 2019 to 31 March 2020 (“**Promotion Period**”).
2. Promotion is open to cardmembers who hold any of the following DBS/POSB Debit Cards (“**Eligible Card**”).
  - (i) DBS Visa Debit Card
  - (ii) DBS UnionPay Platinum Debit Card
  - (iii) PAssion POSB Debit Card
  - (iv) POSB GO! Debit Card
3. As part of this Promotion, Eligible Cardmembers get to enjoy up to 3.25% cashback (“**Cashback**”) when they meet all the following requirements.
  - (i) Be among the first 30,000 Eligible Cardmembers to successfully register for the Promotion during Promotion Period; and
  - (ii) Make a minimum of S\$400 foreign currency spend with any of their Eligible Cards (“**Qualifying Spend**”) in a calendar month (“**Spend Period**”).

<b>Qualifying Spend during Spend Period</b>	<b>Cashback Tier for the Spend Period</b>
S\$600 and above	3.25% cashback (Nov 2019 – Mar 2020) 3% cashback (Oct 2019)
S\$400 to below S\$600	1% cashback

4. Each Eligible Cardmember may only register once for this Promotion regardless of the number of Eligible Cards he/she holds. If a Cardmember registers multiple times during the Promotion Period, only the first valid registration shall be considered for the purposes of this Promotion and all preceding registrations (together with any Qualifying Spend made in the interim) shall be considered null and void. Registrations with inaccurate information may result in an Eligible Cardmember from being omitted for the Promotion.
5. Qualifying Spend refers to overseas and/or online Visa/UnionPay/Mastercard retail transactions that are charged to the Eligible Card in foreign currency during Spend Period and posted to the Eligible Card at the point of computation of the Cashback. It excludes NETS purchases, EZ-Link transactions, interest, finance charges, AXS and SAM transactions, bill payment, cash withdrawals, balance transfer, smart cash, fund transfer transactions, any top-ups or payments of funds to any payment service providers, prepaid cards and any prepaid accounts, fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions, and any other transactions determined by DBS from time to time.
6. Spend Period refers to each calendar month from the month of registration. For illustration purposes, an Eligible Cardmember who registers on 15 October 2019 will have the Qualifying Spend calculated from 1 to 31 October 2019.
7. Cashback is capped at S\$50 per Eligible Cardmember per calendar quarter (i.e. Oct-Dec 2019 and Jan-Mar 2020) regardless of the number of Eligible Cards he/she holds, or the number of months with Qualifying Spend.

<b>Spend Period</b>	<b>Cashback Cap</b>	<b>Cashback Crediting Period</b>
Monthly from 1 Oct to 31 Dec 2019	S\$50	By 29 Feb 2020
Monthly from 1 Jan to 31 Mar 2020	S\$50	By 31 May 2020

Where an Eligible Cardmember has spent on more than one Eligible Card, Cashback will be credited to the Eligible Card with the highest Qualifying Spend.

8. DBS shall not be responsible for any failure or delay in posting of transactions which may result in any cardmembers being omitted from enjoying the Promotion.
9. Cardmember’s Eligible Card and/or primary Current or Savings Account must be at good standing and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
10. DBS reserves the right to claw-back the Cashback without prior notice if it reasonably determines that the Cardmember is not eligible for the Cashback, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend. If the Qualifying Card and/or primary account



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is terminated at any time, for any reason, whether by the Cardmember or DBS, any Cashback earned will not be credited to the Cardmember's account. DBS Debit Card Agreement, DBS Cards Promotion Terms and Conditions and Terms and Conditions Governing Accounts apply, a copy of which can be found on [www.dbs.com.sg](http://www.dbs.com.sg).

11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
13. 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 the DBS' agent or vendors and such other third party for the purpose of the Promotion and Cardmembers 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).
14. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, Contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement applies. For a copy of the DBS Debit Card Agreement, please visit [www.dbs.com.sg/tc](http://www.dbs.com.sg/tc).

Click [here](#) for important notes and fees for Debit Card.