

## Terms and Conditions Governing the DBS Live Fresh Student Card Application Promotion (“Promotion”)

1. The Promotion is valid from 1 January to 31 August 2020 (“Promotion Period”).
2. To qualify for this Promotion, customers (“Qualified Cardmembers”) must:
  - a. apply for a principal DBS Live Fresh Student Card (“Card”) and the Card must be approved during the Promotion Period;
  - b. be a new DBS/POSB Cardmember; and
  - c. charge a minimum of S\$250 (“Qualifying Spend”) to the DBS Live Fresh Student Card Account (“Card Account”) within 30 days from Card Approval Date (based on transaction posting date) to receive a S\$40 foodpanda voucher (“Gift”).

For avoidance of doubt, transaction posting date means the date on which the transaction is posted to your account after the Bank has received the transaction information from the merchant.

3. New DBS/POSB Cardmember is defined as a customer who is currently not holding on to any DBS/POSB Credit Card or has not cancelled any DBS/POSB Credit Card within the last 12 months prior to the commencement date of the Promotion Period.
4. Each Qualified Cardmember is limited to 1 Gift during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period.
5. Qualifying Spend is based on transacted and posted retail sales and recurring bill payment, and excludes:
  - i. posted 0% Interest Instalment Payment Plan monthly transactions;
  - ii. posted My Preferred Payment Plan monthly transactions;
  - iii. payments made via AXS (except Pay+Earn), SAM and eNETS;
  - iv. payments to educational institutions;
  - v. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
  - vi. 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);
  - vii. payments to hospitals;
  - viii. payments to insurance companies (including but not limited to sales, underwriting and premiums);
  - ix. payments to non-profit organisations;
  - x. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys);
  - xi. payments to utility bill companies;

- xii. 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);
  - xiii. any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
  - xiv. any transactions related to crypto currencies;
  - xv. 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); and
  - xvi. any other transactions determined by DBS from time to time.
6. The Gift will be mailed to Qualified Cardmembers by ordinary post no later than 90 days from their Card Approval Date at their mailing addresses in DBS' records. It is the responsibility of customers to ensure that their mailing addresses in DBS' records are up to date.
  7. Any balance payment must be made with a DBS Live Fresh Student Card.
  8. The Gift will expire within 3 months from the date of issuance of the promo code.
  9. The Gift is strictly non-transferable, non-assignable and non-exchangeable.
  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' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
  12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
  13. The 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 <http://www.dbs.com/privacy>.