

Terms and Conditions Governing the DBS Rewards - Pay with Points

1. What is offset with DBS Points / POSB Daily\$?

This is a collaboration with DBS to allow cardmembers to offset their bill payments with their DBS Points or POSB Daily\$. It is only applicable for DBS cardmembers with DBS Points or POSB Daily\$ in their account. Users may access their rewards summary in AXS m-Station under Settings > Manage Payment Modes > DBS Pay with Points, with DBS login.

DBS Points / POSB Daily\$ can be used to offset, in partial or in full, for your payments instantly on AXS m-Station.

The redemption is subjected to [DBS Rewards Programme Terms and Conditions](#) and [DBS Cards – Terms & conditions](#).

2. How does this work on AXS m-Station?

- a. After entering bills, fines or e-services payment details, add payments into payment summary.
- b. At payment mode selection page, select either of the following:
 - Credit Card > DBS POSB > Offset with DBS Points / POSB Daily\$ - Click on Login to DBS/POSB button
 - Debit Card > DBS POSB > Offset with DBS Points / POSB Daily\$ - Click on Login to DBS/POSB button
- c. Login to DBS/POSB using your digibank User ID and PIN and complete 2FA (two-factor authentication).
- d. Upon successful DBS/POSB 2FA login, you will be redirected back to AXS m-Station payment page to select redemption for DBS Points or POSB Daily\$. Input amount in dollar value at the amount to redeem section.
- e. For partial redemption:
 - Upon clicking the Next button, select your DBS/POSB card in the drop-down list and input the corresponding card details for balance payment.
 - Click on Submit button to complete the transaction.
 - Upon successful transaction, an e-receipt will be sent to your AXS m-Station registered email address.
- f. For full redemption:
 - Upon clicking the Next button, a pop-up screen will appear to confirm the selection to pay fully with DBS Points/POSB Daily\$.
 - Click on Proceed button to complete the transaction.
 - Upon successful transaction, an e-receipt will be sent to your AXS m-Station registered email address.

3. Can I redeem from both DBS points and POSB Daily\$?

No, only one type of rewards program redemption is allowed per transaction.

4. Can I redeem partially for my bill payments?

Yes, any balance payment is to be paid with DBS/POSB cards.

5. Can I reverse my redemption of DBS Points / POSB Daily\$?

No, all redemptions with DBS Points / POSB Daily\$ are neither refundable nor reversible. For further assistance, please contact AXS customer service at 6560 2727 (8.30am to 6.00pm daily).

6. How do I know whether I have any DPS Points / POSB Daily\$?

Users may access their rewards summary in AXS m-Station under Settings > Manage Payment Modes > DBS Pay with Points, with DBS login.

7. What if I accidentally enter an amount greater than my point balance or total payment amount?

You will not be able to proceed unless an amount equal or lesser than the point balances or cart value (whichever is lesser) is entered.

8. I can't log in to my DBS account using my digibank ID and PIN - what should I do?

The service might not be available or the network connection is lost, do try again after some time. If the issue persists, please contact DBS.

9. After logging into my DBS account, I received a session timeout error message when redeeming my DBS Points / POSB Daily\$ - what do I do?

If a session timeout error does occur, the selected rewards will not be deducted and you will return to DBS/POSB payment page to restart payment.

10. What happens to my DBS Points / POSB Daily\$ redeemed when there is an error with my payment?

Please contact AXS customer service at 6560 2727 (8.30am to 6.00pm daily) for further assistance.