

**Terms and Conditions for DBS/POSB Credit Cards Cash Rebate Promotion (“Promotion”)**

These terms and conditions govern the **Promotion**. Participation in the **Promotion** constitutes acceptance of these Terms and Conditions.

1. The Promotion is only applicable to selected DBS/POSB principal Credit Cardmembers (“**Cardmembers**”) who are invited (“**Invitation**”) by DBS Bank Ltd (“**DBS**”) to participate.
2. Mechanics of the Promotion are as follow:
  - a. For the purpose of this Promotion, any increase in statement balance will be compared against Cardmember’s November 2020 DBS/POSB Credit Card statement (“**Increase In Statement Balance**”).
  - b. This Promotion is valid for any Increase in Statement Balance for Cardmember’s December 2020, January, February and March 2021 DBS/POSB Credit Card statement (“**Promotion Period**”).
  - c. Cardmembers who have successfully registered to participate in the Promotion via SMS (to 76060) with their DBS registered mobile number by 31 March 2021 will be eligible to receive 6.88% cash rebate (“**Cash Rebate**”) for any Increase in Statement Balance within the Promotion Period (“**Qualified Cardmembers**”).
  - d. Each Qualified Cardmembers will be eligible to receive a maximum Cash Rebate of S\$40 each month.
3. To determine the qualifying amount (within the Promotion Period) eligible for the Cash Rebate:
  - a. Qualifying transactions for Increase in Statement Balance can be accumulated on both Principal and Supplementary Cards.
  - b. Qualifying transactions include local and foreign retail transactions, cash withdrawals, posted 0% interest-free monthly instalment plan and recurring bill payment, but excludes interests, finance charges, late charges, balance transfers, monthly instalments of instalment loans, unposted/ cancelled/ disputed/ refunded transactions and all fees charged by DBS.
4. Qualified Cardmembers who are eligible for the Cash Rebate will receive it in their Card account with the latest transaction activity (at DBS’s discretion), within 3 months from 31 March 2021.
5. The Cash Rebate shall be forfeited if your Credit card account is terminated or suspended during the Promotion Period and/or within 3 months from 31 March 2021.
6. The Cash Rebate is non-exchangeable, non-transferable and non-replaceable.
7. 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 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](http://www.dbs.com/privacy).

8. DBS may vary these terms and conditions of or suspend or terminate the Promotion at any time without any notice or liability to any party. DBS will not be obliged to enter into any correspondence on any matter concerning the Promotion.
9. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms and Conditions and DBS Card Agreement. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit [www.dbs.com/sg/cards/tc](http://www.dbs.com/sg/cards/tc) for a copy of the DBS Cards General Promotions Terms and Conditions and DBS Card Agreement.
10. These terms and conditions are governed by Singapore law, and Cardmembers irrevocably submit to the exclusive jurisdiction of the Singapore courts.