

DBS Power The Things You Love Promotion Frequently Asked Questions

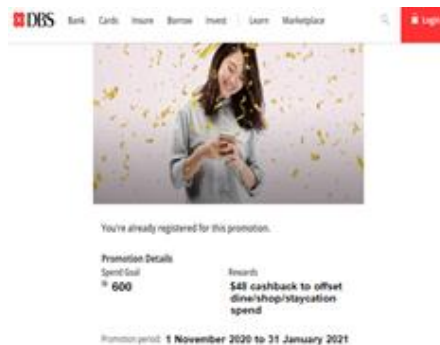
Q1. How do I participate in the Promotion?

DBS/POSB Principal Cardmembers can follow the below steps to register for the Promotion:

- i. Be among the first 30,000 Cardmembers to successfully register participation via the DBS Power The Things You Love Promotion [website](#) with your digibank credentials.
- ii. Accumulate Qualified Spend and meet the Personalised Spend Goal from 1 November 2020 to 31 January 2021.

Q2. How will I know if I have successfully registered for the Promotion?

You will see the registration page with the Personalised Spend Goal (sample screenshot below).



Q3. How is my Personalised Spend Goal determined?

The Personalised Spend Goal is set based on criteria which includes your previous spend pattern.

Q4. Can I change my assigned minimum spend amount?

No. Minimum spend amounts assigned cannot be changed. The amount is set based on criteria which includes your personal spend pattern.

Q5. If the Personalised Spend Goal assigned to me is the highest tier but I have already hit the spend for the second highest tier, will I be rewarded for spending the amount assigned to the second highest tier?

No. Everyone is assigned a tier and will *only* receive the reward if they achieve their own assigned Spend Goal.

Q6. I registered for the campaign on 29 Nov 2020. Will my shopping and dining spend made between 1 Nov and 29 Nov 2020 be counted towards the qualifying spend?

Only the spend that you make after a successful registration will be considered as eligible spend towards the Promotion. All transactions made before registration will not be considered even if they are made within the campaign period. See illustration below:



Q7. How will I know if I have met the minimum qualified spend?

You will receive updates on your spend goal progress via Push Notifications sent to your DBS PayLah! mobile app (that is linked to your DBS-registered mobile number) whenever you hit 25%, 50% and 75% of your Personalised Spend Goal. To receive notifications on DBS PayLah! app, kindly enable 'Allow Notifications' in Mobile Settings.

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



Q8. I purchased an expensive item but made payment via Instalment Payment Plan (IPP). Will this transaction be a Qualified Spend?

IPP transactions are excluded from the Qualified Spend. The full list of exclusions can be found under Clause 6 of the Promotional Terms & Conditions.

Q9. I made a purchase at Watsons. Will this transaction be considered a Qualified Spend?

No, purchases at Watsons are not considered under the Shopping category. Spend at guardian and Unity are excluded as well.

Q10. Can I accumulate Qualified Spend across multiple DBS/POSB Cards?

The minimum Qualified Spend is cumulative across all DBS/POSB card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, the Qualified Spend incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible Principal Cardmember only.

Q11. What should I do after meeting my Personalised Spend Goal?

You will receive a Push Notification on your DBS PayLah! mobile app (that is linked to your DBS-registered mobile number) with the cash reward credit amount (“cash credit”) by 15 February 2021.

Cash credit earned will be used to offset any shopping, dining and/or staycation spend between 15 February to 15 May 2021 automatically.

Spend Period 1 November 2020 to 31 January 2021		Redemption Period 15 February 2021 to 15 May 2021
Unlock Personalised Spend Goal		Cash Credit offset from Shopping, Dining and/or Staycation spend
Tier 1	S\$600	S\$48
Tier 2	S\$2,300	S\$184
Tier 3	S\$3,600	S\$288
Tier 4	S\$6,000	S\$480
Tier 5	S\$11,000	S\$880

Q12. How much cash credit will be credited to my account?

You will receive a Push Notification on your DBS PayLah! mobile app (that is linked to your DBS-registered mobile number) with the Cash Credit amount that is 8% of your Personalised Spend Goal assigned. For example, if you have been assigned and met the Personalised Spend Goal in Tier 2, you will be eligible for S\$184 cash credit.

During the Redemption Period, any qualifying shop, dine and/or staycation spend will be automatically offset with the cash credit. The cash credit will be credited to the Card that was used for the shop, dine and/or staycation spend from 15 February to 15 May 2021, 5 working days after each purchase is made. A Push Notification will be sent to your DBS PayLah! mobile app (that is linked to your DBS-registered mobile number) on the balance cash credit until it’s fully utilized or upon end of the Redemption Period.

Q13. How can I find the campaign in DBS Lifestyle App?

This campaign is not available on DBS Lifestyle App.

Q14. My Spend Goal is S\$600 and I have made a shopping transaction that is S\$1,000. Why is push notification not sent to me?

A Push Notification will be sent to your DBS PayLah! mobile app (that is linked to your DBS-registered mobile number) when you hit 25%, 50% and 75% of your Spend Goal. When you hit 100% or exceed your spend goal, you will not receive a Push Notification on your DBS PayLah! mobile app until the 15 February 2021. The Push Notification sent to your DBS PayLah! mobile app on the 15 February 2021 will reflect the cash credit amount earned.

Q15. My Personalized Spend Goal is missing when I register on the 28 October 2020.

The Spend Goal will not be reflected on the DBS Power The Things You Love Promotion website until 1 November 2020. You can log in [here](#) from 1 November 2020 onwards to check on the Personalised Spend Goal.

Q16. When will I receive the cash credit in my Card account?

The cash credit will be credited 5 working days after a Shop, Dine or Staycation spend is made from 15 February – 15 May. If the purchase amount is less than the cash credit, the balance will be used to offset the next purchase.