

DBS Power The Things You Love Promotion Frequently Asked Questions

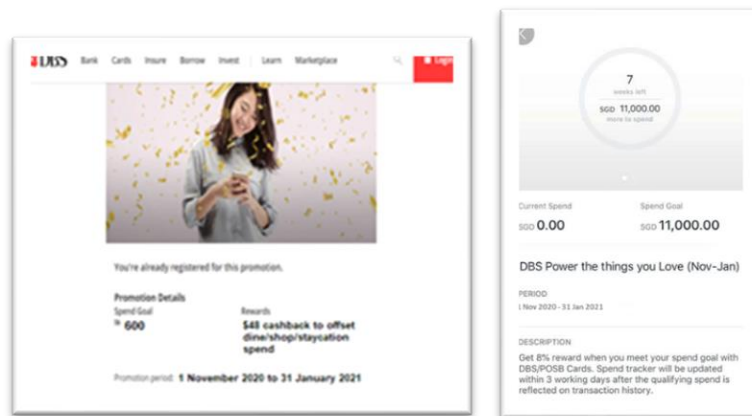
Q1. How do I participate in the Promotion?

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 DBS Power The Things You Love Promotion [website](#) with your digibank credentials or
 - via DBS PayLah! app. To register, log in to the DBS PayLah! app, select 'Rewards' at the bottom menu bar, then tap 'Join Now' on 'Power The Things You Love' promo banner.
- ii. Accumulate Qualified Spend and meet the Personalised Spend Goal from
 - 1 November 2020 to 31 January 2021
 - 1 February 2021 – 28 February 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 can check your spend progress on the DBS PayLah! app. To access your spend tracker, kindly log in to DBS PayLah! app, tab on “Rewards” at the bottom menu bar, then tab on

- “Power The Things You Love (Nov-Jan)” promo banner or
- “Power The Things You Love (Feb)” promo banner

You will also receive push notifications on DBS PayLah! app when you meet your 25%, 50%, 75% and 100% spend goal. To receive notifications on the DBS PayLah! app, kindly enable 'Allow Notifications' in Mobile Settings.

Don't have DBS PayLah!/? Download DBS PayLah! from 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?

Qualified Cardmembers will receive a notification via DBS PayLah! app with the cash credit amount by 15 February 2021 for Spend Period 1 or by 15 March 2021 for Spend Period 2.

Qualified Cardmembers will be required to perform shop, dine or staycation spend between 15 February to 15 June 2021 to offset their cash credit earned.

Spend Period 1 1 November 2020 – 31 January 2021		Redemption Period 15 February 2021 – 15 June 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
Spend Period 2 1 February 2021 – 28 February 2021		Redemption Period 15 March 2021 – 15 June 2021
Unlock Personalised Spend Goal		Cash Credit offset from Shopping, Dining and/or Staycation spend
Tier 1	S\$200	S\$16
Tier 2	S\$800	S\$64
Tier 3	S\$1,200	S\$96
Tier 4	S\$2,000	S\$160
Tier 5	S\$3,600	S\$288

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

You will receive a notification via the DBS PayLah! app with the Cash Credit amount according to the Personalised Spend Goal assigned. For example, if you have been assigned and met the Personalised Spend Goal in Tier 2 in Spend Period 1, you will be eligible for S\$184 cash credit.

During the Redemption Period, any shop, dine and/or staycation spend can be used to 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 June 2021, 5 working days after each purchase is made. Push notification via your DBS-registered mobile number on the DBS PayLah! mobile app will be sent on the balance cash credit until it's fully utilized or upon end of the Redemption Period.

Q13. How can I find the promotion/spend tracker on DBS PayLah! app?

Log in to the DBS PayLah! app, select 'Rewards' at the bottom menu bar, then tap on 'Power The Things You Love' promo banner to view the promotion and your spend tracker.

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?

The push notification via DBS PayLah! app will be triggered to you when the spend hits 25%, 50% and 75% of the Spend Goal. If your purchase hits 100% or exceeds the spend goal, there would not be a

notification sent until the 15 February 2021. The push notification via PayLah! app on the 15 February 2021 will reflect the cash credit amount earned.

Q15. 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 June. If the purchase amount is less than the cash credit, the balance will be used to offset the next purchase.