

Terms and Conditions Governing DBS Power The Things You Love Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Definitions

1. The Promotion period shall run from 1 November 2020 to 31 January 2021 (“**Spend Period 1**”) and 1 February 2021 to 28 February 2021 (“**Spend Period 2**”), both dates inclusive.
2. The Registration period shall run from 23 October to 31 January 2021, both dates inclusive (“**Registration Period**”).
3. The Redemption period shall run from 15 February 2021 to 15 June 2021, both dates inclusive (“**Redemption Period**”).
4. The Promotion is applicable for all DBS/POSB personal Principal Credit/Debit (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
5. “**Eligible Card**” means Cardmember’s card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout Promotion and Redemption Period.
6. “**Qualified Spend**” refers to shopping and dining transactions that are charged to DBS/POSB Card (i.e. transaction date) and posted into the Card Account at the point of computation and fulfilment, determined by any of the following category.

Description	
Apparel	Electronic and Computer
Specialty Retail	Bars & Restaurants
Home/Office Furnishing & Appliances	Watches & Jewelry
Department Stores	

It excludes the following:

- a) bill payments and all transactions made via AXS, SAM and eNETS;
- b) any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits/vouchers (including but not limited to EZ-Link, GrabPay, NETS FlashPay and Singtel Dash);
- c) 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);
- d) payments made to CardUp, iPaymy and SmoovPay;
- e) any other transactions determined by DBS from time to time.

Eligibility and Mechanics

7. Principal Cardmember must fulfil the following mechanics to qualify for the Promotion as a Qualified Cardmember (“**Qualified Cardmember**”):
- Be among the first 30,000 Principal 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.
 - The Personalised Spend Goal (“**Personalised Spend Goal**”) will be displayed on the Promotion Tracker in DBS PayLah! app. This spend amount is set based on Cardmembers’ average monthly spend made between months of November to December 2019, July to September 2020 and November to January 2021.
 - Accumulate the Qualified Spend and meet the Personalised Spend Goal within Spend Period 1 or/and Spend Period 2 as shown in the table below.

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

- The Personalised Spend Goal is the sum of Qualified Spend across DBS/POSB Card(s) under the Qualified Cardmember during the Spend Period. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall be accrued to the eligible Principal Cardmember only.
- Only posted transactions after registration will be considered as Qualifying Spend. Posted refunds into the Card Account will be computed as a negative spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.

10. Your spend progress will be available 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' promo banner.
11. A push notification via DBS PayLah! app will be sent when the Qualifying Spend hits 25%, 50% and 75% of the 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.

Redemption

12. A push notification via DBS PayLah! app with the cash credit amount will be sent to all Qualified Cardmembers by 15 February 2021 and 15 March 2021 respectively.
13. Cash credit earned can be used to offset any shopping, dining and/or staycation spend by the Qualified Cardmembers.

Description	
Apparel	Electronic and Computer
Specialty Retail	Bars & Restaurants
Home/Office Furnishing & Appliances	Watches & Jewelry
Department Stores	Hotel/Lodgings
Tour Agencies	

14. The cash credit will be automatically offset any shopping, dining and/or staycation spend made from 15 February 2021 to 15 June 2021.
15. The cash credit will be credited to the Card, which is used for the shopping, dining and/or staycation spend during the Redemption Period 5 working days from each purchase date.
16. A push notification via DBS PayLah! app will be triggered on the balance of the cash credit until the cash credit is fully utilized or upon end of the Redemption Period.
17. Supplementary Cardmembers spend will be considered for the utilisation of the cash credit.

General

18. For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
19. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

20. DBS is entitled to replace the cash credit with item of similar or other value without prior notice. DBS may replace, withdraw or add cash credit at any time without notice or liability.
21. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
22. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. 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/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.
23. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.