

## DBS Staff Exclusive 2022 Frequently Asked Questions

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### Q1. How do I participate in the Promotion?

DBS/POSB Principal Cardmembers can follow the below steps to participate in the promo:

- Log in to DBS PayLah! app
- Tap 'Rewards' at the bottom menu bar and tap on 'DBS Staff Exclusive' promotion banner to check what is the personalised spend goal assigned to you.
- Hit your personalised spend goal to get sure-win 5% cashback.

If you do not have DBS PayLah!. Download today!



### Q2. Do I need to register for the Promotion?

No, all DBS permanent/direct hire staff will be automatically enrolled into this promotion.

### 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 spend goal?

The assigned personalised spend goal cannot be changed. The amount is set based on criteria which includes your previous 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?

Everyone is assigned a tier and will *only* receive the cashback if they achieve their own assigned spend goal.

### Q6. What are the different spend tiers and their corresponding rewards?

Spend Tiers	Personalised Goal	Cashback
Tier 1	S\$500	S\$25
Tier 2	S\$1,000	S\$50
Tier 3	S\$2,000	S\$100

### Q7. How can I track my spend?

You may track your accumulated qualifying spend through the promotion tracker in the DBS PayLah! app.

- Simply log in to DBS PayLah! app
- Tap 'Rewards' at the bottom menu bar and tap on 'DBS Staff Exclusive' promotion banner to see your spend progress in the promotion tracker.

The promotion tracker will be updated within 3 working days after the Qualified Spend amount is posted and appears in transaction history.

To access your transaction history, tap “History” at the bottom menu bar.

**Q8. How do I redeem my reward? When can I receive my cashback?**

Once you meet your personalised spend goal, you will receive a push notification on DBS PayLah! app and your cashback will be automatically credited into your DBS/POSB Card within 5 working days.

**Q9. 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.

Your Spend	Remark
Offline transaction (e.g. retail shop)	Qualified Spend
Online transaction (e.g. online shop)	Qualified Spend
Contactless transaction via Mastercard/ Visa/ Amex/ UnionPay Contactless/ Apple Pay/ Samsung Pay/ Google Pay (includes SimplyGo)	Qualified Spend
My Preferred Payment Plan transaction(s)	Qualified Spend
Transactions made with NETS/DBS PayLah!	Not a Qualified Spend
PIN-based transaction (e.g. via NETS, ATM)	Not a Qualified Spend
Top-up to pre-paid cards or accounts	Not a Qualified Spend
Bill payment (e.g. via AXS Station/ AXS e-Station/ AXS m-Station/ SAM or to merchants)	Not a Qualified Spend
Instalment Payment Plan (IPP) transaction	Not a Qualified Spend
Any fees or charges	Not a Qualified Spend

Note: The full list of exclusions can be found under Clause 4 of the Promotional Terms & Conditions.

**Q10. I've made an eligible transaction today, why is it not reflected on the promotion tracker?**

The transaction must be first posted by the merchant. After which, it will take about 3 working days for the transaction to be updated in the promotion tracker. Do note that the spend is tracked based on how merchants post the transaction and as such, there may be some transactions that are valid online/in-app transactions that may not be captured.

**Q11. Can I accumulate Qualified Spend across multiple DBS/POSB Cards?**

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