

Terms and Conditions Governing the DBS Staff Exclusive 2022 (“Promotion”)

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

Definitions

1. The Promotion period shall run from 1 Feb 2022 to 30 Apr 2022, both dates inclusive (“**Spend Period**”).
2. The Promotion is applicable for all DBS permanent employees/direct hires holding a DBS/POSB personal Principal Credit/Debit (“**DBS/POSB Card**”) Cardmembers (“**Cardmember**”).
3. “**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.
4. “**Qualified Spend**” refers to online/in-app, contactless and offline retail transactions that are in local and foreign currencies charged to DBS/POSB Card (i.e. transaction date) in a calendar month and posted into the Card Account at the point of computation and fulfilment. It excludes the following:
 - a) bill payments and all transactions made via AXS, SAM and eNETS;
 - b) transactions made with NETS/DBS PayLah!
 - c) payments to educational institutions;
 - d) payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - e) payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
 - f) payments to hospitals;
 - g) payments to insurance companies (including but not limited to sales, underwriting and premiums);
 - h) payments to non-profit organisations;
 - i) payments to utility bill or telecommunication companies;
 - j) 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);
 - k) any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - l) any transactions related to crypto currencies;
 - m) instalment payment plan purchases, 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);
 - n) payments made to CardUp, iPaymy and SmoovPay;
 - o) payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys, and Pay+Earn);
 - p) pre-authorized transactions on the Card account (e.g. hotel bookings)
 - q) payments made via online banking;
 - r) payments made via telephone or mail order; and
 - s) any other transactions determined by DBS from time to time.

Eligibility and Mechanics

5. Principal Cardmember must accumulate Qualified Spend and meet the Personalised Spend Goal from 1 Feb 2022 to 30 Apr 2022 to qualify for the Promotion as a Qualified Cardmember (“**Qualified Cardmember**”). To check your spend goal:

- Login to DBS PayLah! app.
- Tap ‘Rewards’ at the bottom menu bar and tap on ‘DBS Staff Exclusive’ promotion banner to access the Promotion Tracker.

Note: Cardmembers may be assigned with different spend goal amount (refer to table below). This spend amount is set based on Cardmembers’ past total retail spend made between months of 01 Oct 2021 to 31 Dec 2021.

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

6. The Personalised Spend Goal is the sum of all Qualified Spend across DBS/POSB Card(s) under the Qualified Cardmember charged from 1 Feb 2022 to 30 Apr 2022 and posted by 7 May 2022. 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.
7. The Promotion Tracker will be updated within 3 working days after the Qualified Spend amount is posted and appears in “History” tab in the DBS PayLah! app.
8. Only posted transactions captured in the Promotion Tracker will be considered as Qualifying Spend. Posted refunds into the Card Account will be computed as a negative spend into the Promotion Spend Tracker for the calendar month. 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.
9. The cashback amount will be automatically credited to the Qualified Cardmember’s card account within 5 working days upon meeting the Qualified Spend, or latest by 13 May 2022 and it will be credited to the smallest 15 or 16-digit card number of the principal cardmember in the following order of priority: (a) DBS American Expresscard; (b) DBS Visa card; or (c) DBS/POSB Mastercard card.

General

10. 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.

11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. DBS is entitled to replace the Reward with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Prize at any time without notice or liability.
13. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
14. 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.
15. 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.