

Terms and Conditions for DBS/POSB Cards S\$320 Cashback Sign Up Promotion (“Promotion”)

1. The Promotion is valid from 7 December 2019 to 31 March 2020 (“Promotion Period”).
2. To qualify for the Promotion, customers (“Qualified Cardmembers”) must fulfil the following qualifying criteria below to receive the corresponding gift (“Gift”):
 - a. Be a new DBS/POSB Cardmember;
 - b. Apply online for a principal DBS Live Fresh Card / DBS Woman’s Card / DBS Woman’s World Card or POSB Everyday Card (“Card”);
 - c. Enter “**MORECASH**” into the promo code field during the online application;

I have a promo code for this application

MORECASH

- d. Have the Card approved within the Promotion Period; and
- e. Charge a minimum of the Qualifying Spend listed below to the Card (“Qualifying Spend”).

Eligible Credit Card	DBS Woman’s Card / DBS Woman’s World Card / POSB Everyday Card	DBS Live Fresh Card
Cashback (“Sign-Up Gift”)	Get S\$120 cashback with a minimum spend of S\$800 within first 60 days from Card Approval Date	Get <u>up to S\$180</u> with a minimum spend of S\$600 within first 30 days from Card Approval Date
Bonus cashback (“Bonus Gift”)	Get additional S\$200 cashback if you spend a total of S\$4,000 within the first 60 days from Card Approval Date	
Total Sign-Up Gift and Bonus Gift	S\$120 + S\$200 = S\$320	S\$180 + S\$200 = S\$380

3. “New DBS/POSB Cardmember” is defined as a customer who is currently not holding on to any DBS/POSB Credit Card or has not cancelled any DBS/POSB Credit Card within the last 12 months prior to the commencement date of the Promotion Period.
4. “Sign-Up Gift” will be credited to the Card Account by the end of 150 days from Card Approval Date, given that the Qualified Cardmember has fulfilled all the criteria under Clause 2.
5. “Bonus Gift” will be credited to the Card Account by the end of 150 days from Card Approval Date, given that the Qualified Cardmember has fulfilled all the criteria under Clause 2.
6. Each Qualified Cardmember is limited to 1 Sign-Up Gift and 1 Bonus Gift during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Not valid for any other DBS/POSB Card signup promotions or in combination with any other promotions.

7. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:
 - a. posted 0% Interest Instalment Payment Plan monthly transactions;
 - b. posted My Preferred Payment Plan monthly transactions;
 - c. interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - d. payments to educational institutions;
 - e. payments to financial institutions (including banks, online trading platforms and brokerages);
 - f. 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);
 - g. payments to insurance companies (sales, underwriting and premiums);
 - h. payments to non-profit organisations;
 - i. any top-ups or payment of funds to payment service providers, prepaid accounts and any pre-paid accounts (e.g. EZ-Link, NETS FlashPay, Singtel Dash);
 - j. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - k. any transactions related to crypto currencies; and
 - l. any other transactions determined by DBS from time to time
8. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.
9. DBS/POSB decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. DBS/POSB will not account for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
11. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, POSB Everyday Card, DBS Woman's Card and DBS Woman's World Card, these Terms and Conditions shall prevail.
12. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.