



Terms and Conditions for DBS/POSB Credit Card Sign-Up Promotion – Up to S\$150 Cashback on Essential Spend (“Promotion”)

1. The Promotion is valid from 19 May 2020 to 14 August 2020 (“**Promotion Period**”).
2. “Eligible Cardmembers” are:
 - a. “**New Cardmember**” is defined as customers who are currently not holding on to any DBS/POSB Credit Card and/or have not cancelled any DBS/POSB Credit Card within the last 12 months.
3. To qualify for the Promotion, Eligible Cardmembers must fulfil the following criteria below to receive up to S\$150 cashback (“**Welcome Gift**”):
 - a. apply for an eligible Principal DBS/POSB Credit Card (“**Eligible Card**”) via an online application;
 - b. has entered promo code “**ESSENTIAL**” via an online application;
 - c. has the eligible card approved during the promotion period; and
 - d. made retail transactions on the qualifying Merchant Category Codes (“**MCC**”) as defined below (“**Essential Spend**”).
4. The following DBS/POSB Credit Cards are eligible for the Promotion (“**Eligible Card**”):
 - a. DBS Altitude Visa Signature Card;
 - b. DBS Altitude American Express Card; and
 - c. DBS Live Fresh Card;
 - d. DBS Woman’s Card;
 - e. DBS Woman’s World Card;
 - f. POSB Everyday Card
5. The Promotion allows an Eligible Cardmember to earn up to S\$150 cashback on retail transactions made at defined Merchant Category Codes (“**MCC**”) below (“**Essential Spend**”). It excludes refund(s) into the Card Account, posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“**MP3**”) monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments, SAM online bill payments, bill payments via Internet banking and all fees charged by DBS.

Merchant Category Code (MCC)	Description
5811, 5812, 5813, 5814	Dining (excludes GrabFood)
5411, 5499	Grocery Shops and Supermarket
5172	Petroleum
5912	Pharmacies
4814	Telecommunication Services
4900	Utilities

The main business activity of a merchant and any transaction performed at these merchants are classified under MCC assigned by Visa or Mastercard and determined by the merchant and the merchant’s acquiring bank. The main business activity of a merchant and the assigned MCC is not determined by DBS. If any transaction is not classified under the relevant MCCs, such card transaction will not be considered as Qualified Spend for the cashback.

6. Eligible Cardmembers can earn cashback corresponding to his Essential Spend retail transactions up to a cap of S\$50 for each calendar month of the Qualifying Period as illustrated in the table below. The monthly cashback will be credited to the Eligible Cardmembers' Card Account within 90 days of the end of each calendar month. For e.g. If he charges \$10 Essential Spend retail transactions to his card in Month 1, he will receive \$10 cashback for Month 1 within 90 days from the end of Month 1.

	New Cardmember
Monthly cashback cap	S\$50 cashback per month
Total cashback earned for 3 calendar months	Up to S\$150 cashback

Card approved between	Qualifying Period	
19 to 31 May 2020	Month 1	19 to 31 May 2020
	Month 2	1 to 30 June 2020
	Month 3	1 to 31 July 2020
1 to 30 June 2020	Month 1	1 to 30 June 2020
	Month 2	1 to 31 July 2020
	Month 3	1 to 31 August 2020
1 to 31 July 2020	Month 1	1 to 31 July 2020
	Month 2	1 to 31 August 2020
	Month 3	1 to 30 September 2020
1 to 14 August 2020	Month 1	1 to 31 August 2020
	Month 2	1 to 30 September 2020
	Month 3	1 to 31 October 2020

7. The first Eligible Card to be approved successfully during the Promotion Period will qualify to earn up to S\$150 cashback on essential spend. Each Eligible Cardmember is only entitled to one (1) card, which can earn up to S\$150 cashback on essential spend during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Eligible Cardmember will not be eligible for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.
8. Eligible Cardmember's card account(s) must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout Promotion Period and at the time when cashback is being credited.
9. For avoidance of doubt, Supplementary Card spend can be included in the calculation of Qualifying Spend. But, Supplementary Cardmembers are not eligible to participate in the Promotion.
10. Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
11. DBS is not responsible for any failure or delay in the services provided by our campaign partner. The bank shall not be liable for any claims by the participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this promotion.



12. DBS/POSB's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
13. DBS/POSB will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this 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. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
16. Cardmembers 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 <https://www.dbs.com/privacy>.