

DBS/POSB Cards S\$288 and S\$150 Cashback Sign Up Promotion - Frequently Asked Questions (FAQ)

1. Who is considered a new DBS/POSB Credit Cardmember?

You will qualify as a new DBS/POSB Credit Cardmember if you do not own any DBS/POSB Credit Card or has not cancelled any DBS/POSB Credit Card within the last 12 months.

2. I have a DBS Live Fresh Student Card. Am I considered a new DBS/POSB Credit Cardmember?

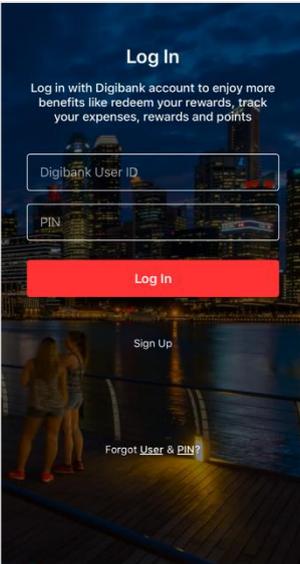
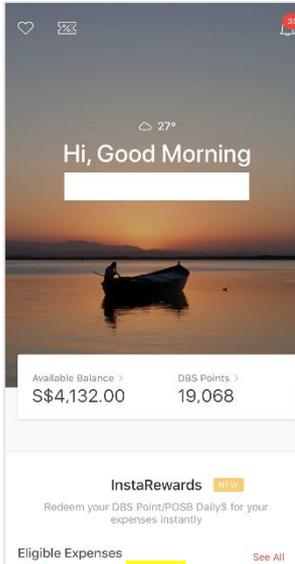
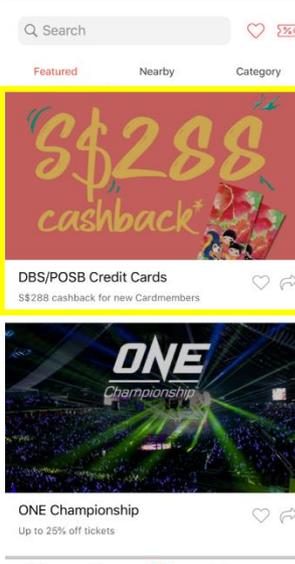
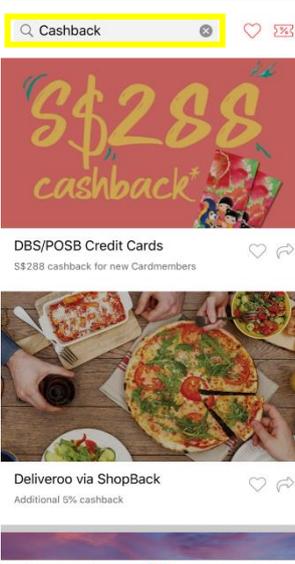
In this case, you have an active DBS Credit Card so you will not qualify for the sign-up gift. This promotion is for new DBS/POSB Cardmembers only.

3. My previous DBS/POSB Credit Card has been cancelled January 2018. Will I qualify for the sign-up gift?

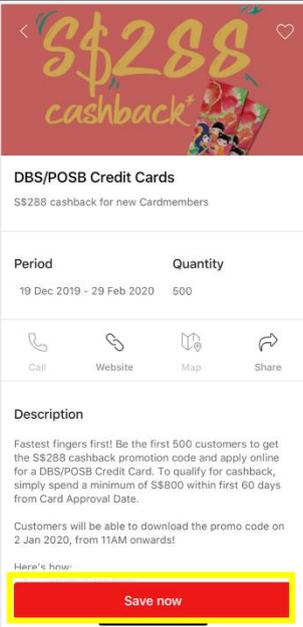
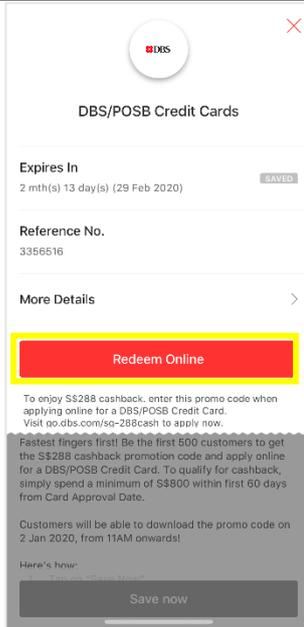
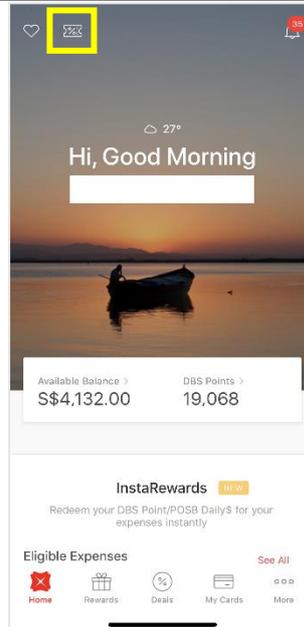
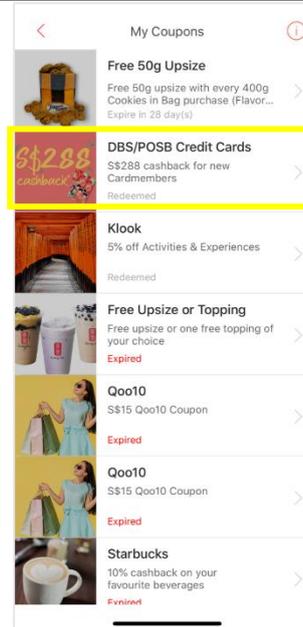
Yes, you will qualify if your previous DBS/POSB Credit Card has been cancelled for more than 12 months.

4. How do I get the promo code for S\$288 cashback from DBS Lifestyle App?

Simply follow the steps below:

<p>1) Download the DBS Lifestyle App and login using your digibank UserID and Pin.</p>	<p>2) On the tabs below, click on “Deals” to browse for the S\$288 cashback.</p>	<p>3a) You will see S\$288 cashback under “Featured” and tap on it</p>	<p>3b) Otherwise, you can enter “Cashback” to search</p>
			

If you do not have digibank access, click [here](#) to apply.

<p>4) Click “Save Now” to save your exclusive promo code.</p>	<p>5) Tap on “Redeem Online” when you’re ready to apply for your DBS/POSB Credit Card online.</p>	<p>Applying for your DBS/POSB Credit Card later?</p>	
		<p>Tap on this icon to view your saved Coupons.</p> 	<p>Tap into the Coupon to reveal your unique promo code any time!</p> 

5. What are the DBS/POSB Credit Cards eligible for this promotion?

You can pick any of the DBS/POSB Credit Cards below to suit your lifestyle:

- DBS Live Fresh
- DBS Altitude Visa Signature Card / DBS Altitude American Express Card
- DBS Woman’s Card / DBS Woman’s World Card
- POSB Everyday Card

6. What is a unique promo code?

Once you tap on “Save Now” button, you have secured a unique promo code. This promo code is exclusive to you, no one else will have the same code!

7. Can I share my S\$288 cashback unique promo code with someone else?

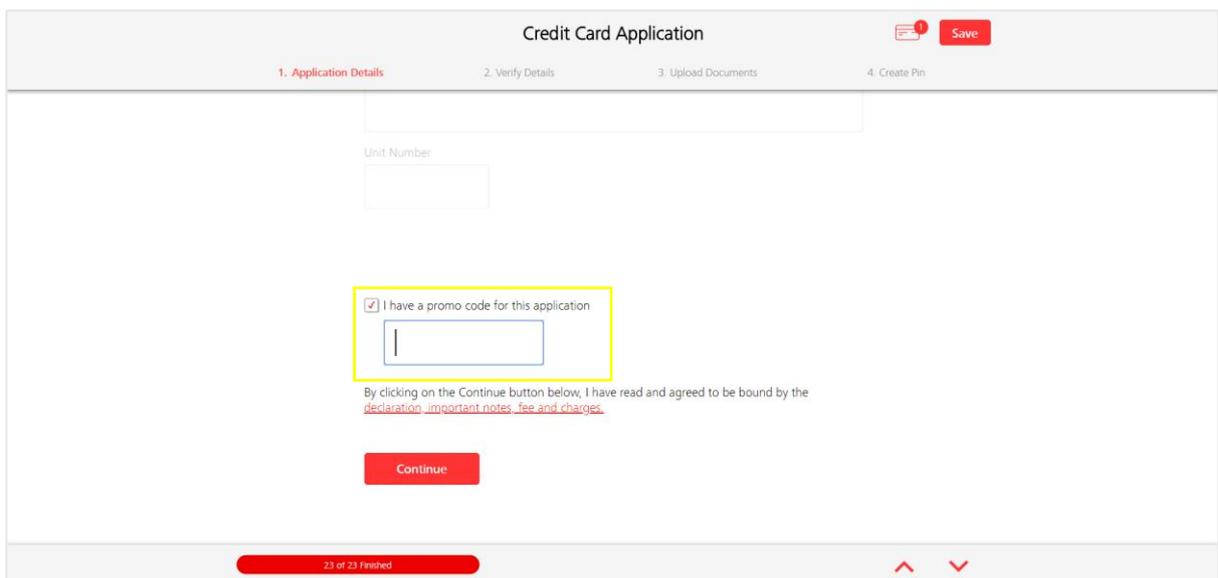
No, you should not share your promo code. The unique promo code will be tagged to you and cashback will be awarded to you if you have met the minimum spend criteria.

8. The 500 promo codes for S\$288 cashback has run out. Do I have to get promo code from DBS Lifestyle App for S\$150 cashback?

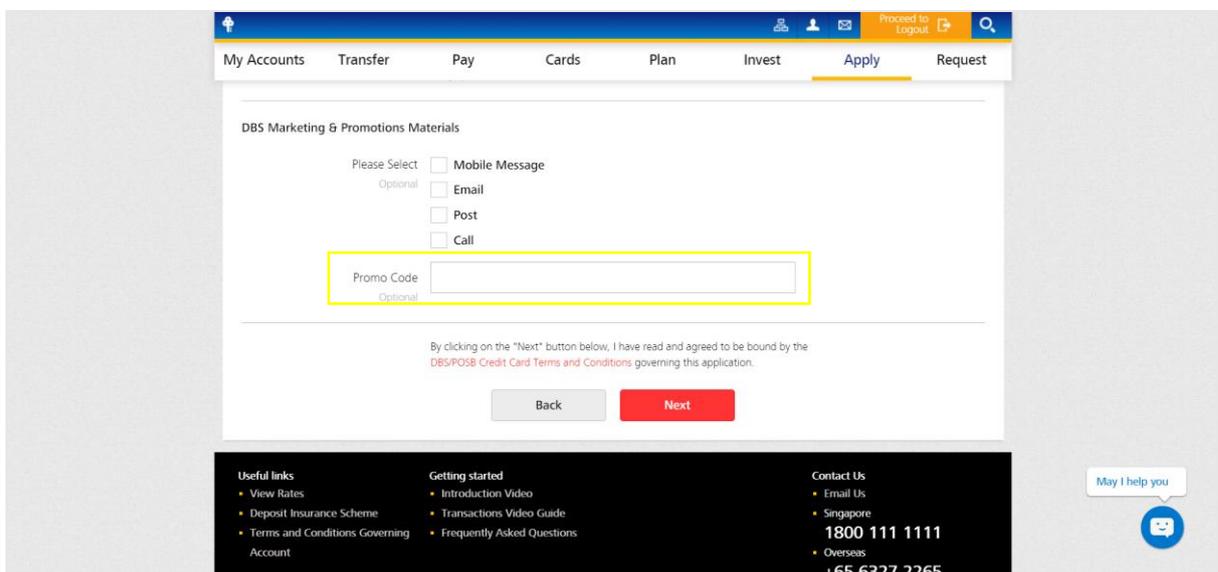
No, you are not required to save the promo code from DBS Lifestyle App for S\$150 cashback. Simply apply online for a DBS/POSB Credit Card and enter 'CNY150' in the promo code field during your online application.

9. Where do I enter my promo code?

- i. If you are applying from MyInfo page, fill in your details. At the end of the page, click on the checkbox "I have a promo code for this application". You will be able to enter your promo code here:



- ii. If you are applying from digibank, fill in your details. At the end of the page, you will see the "Promo Code" field here:



10. The promotion states to make a minimum spend within 60 days from Card Approval Date. What is Card Approval Date?

Card Approval Date refers to the date when your new DBS/POSB Credit Card is approved by the bank.

11. What is qualifying spend?

Qualifying spend refers to retail transactions you make on your new DBS/POSB Credit Card. Kindly note that there are some transactions that are excluded under qualifying spend.

They are:

- 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 hospitals;
- h. payments to insurance companies (sales, underwriting and premiums);
- i. payments to non-profit organisations;
- j. payments to utility bill companies;
- k. 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);
- l. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- m. any transactions related to crypto currencies; and
- n. any other transactions determined by DBS from time to time

12. When will I receive the cashback and where can I see it?

If you have successfully applied online for a DBS/POSB Credit Card and made the minimum spend as indicated, you will be eligible for the cashback as a sign-up gift. The cashback will be credited within a specific number of days from Card Approval Date as stated in the terms and conditions.

Once the cashback has been credited, you can view it instantly under Transaction History in digibank. Alternatively, it will also be reflected in your next month's credit card statement after the crediting.