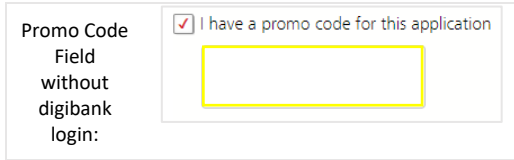
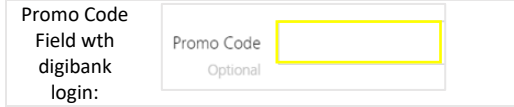
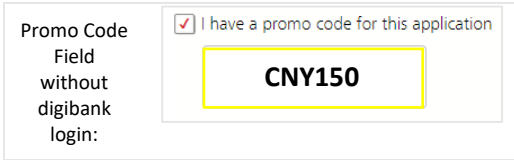
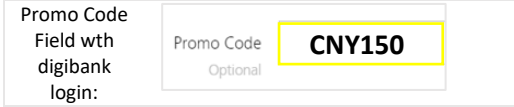




Terms and Conditions for DBS/POSB Cards S\$288 and S\$150 Cashback Sign Up Promotion (“Promotion”)

1. The Promotion is valid from 2 January to 29 February 2020 (“Promotion Period”).
2. To qualify for the Promotion, customers (“Qualified Cardmembers”) must fulfil the following qualifying criteria below to receive the S\$288 or S\$150 cashback (“Gift”):

Gift	S\$288 cashback	S\$150 cashback
Eligible Customers	“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 12 months before new card approval date.	
Qualifying Promo Code	The first 500 customers to get the <u>unique promo code</u> from DBS Lifestyle App will be entitled to S\$288 cashback.	Apply online and enter ‘CNY150’ in the Promo Code field.
Qualifying Online Application	a. Apply online for a Principal DBS Live Fresh Card / DBS Woman’s Card / DBS Woman’s World Card / DBS Altitude Visa Signature Card / DBS Altitude American Express Card or POSB Everyday Card (“Eligible Card”); and b. Enter the promo code in the Promo Code field during the online application;	
	Enter <u>unique promo code</u> here:  	Enter promo code ‘CNY150’ here:  
Qualifying Spend	a. Have the Card approved within the Promotion Period; and b. Charge a minimum of S\$800 to the Card within the first 60 days from Card Approval Date (“Qualifying Spend”).	

3. Eligible Customers can get the unique promo code for S\$288 cashback from DBS Lifestyle App on 2 Jan 2020, from 11AM onwards.
4. Each Eligible Customer is only entitled to one (1) unique promo code and must use his/her assigned unique promo code when applying online for a Credit Card in order to qualify for the S\$288 cashback.
5. If more than one Qualified Cardmember claims to have entered the same unique promo code for S\$288 cashback, the Gift will be awarded to the Qualified Cardmember who has been assigned the unique promo code when he/she successfully saved the promo code from DBS Lifestyle App.

6. **“Gift”** refers to S\$288 or S\$150 cashback. The 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.
7. Each Qualified Cardmember is limited to 1 Gift during the Promotion Period regardless of the number of Cards applied or approved during the same period. The promotion is not valid for any other DBS/POSB Card sign up promotions or in combination with any other promotions.
8. In the event that the Qualified Cardmember’s Card Account is closed or suspended and not in good standing throughout the Promotion Period and at the time when the Gift is being credited, DBS reserves the right to forfeit the Gift.
9. 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 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
10. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.
11. DBS/POSB decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. 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.
13. 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, DBS Woman’s Card, DBS Woman’s World Card,



DBS Altitude Visa Signature Card, DBS Altitude American Express Card and POSB Everyday Card, these Terms and Conditions shall prevail.

14. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. 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.