

DBS/POSB Cards Season of Savings Promotion 2024 Frequently Asked Questions

Q1. When will this Promotion run until?

This promotion will run from 1 November 2024 to 31 December 2024.

Q2. How do I participate in the Promotion?

DBS/POSB Principal Cardmembers can follow the steps below to register for the Promotion:

- (i) Login to DBS PayLah! and tap on 'Rewards' at the bottom menu bar. Register for '**DBS/POSB Cards Season of Savings Promotion 2024**' by tapping on 'Join' on the promotion banner.
- (ii) Be amongst the **first 80,000 Cardmembers** to register for the Promotion from 1 November 2024 to 31 December 2024, both dates inclusive.
- (iii) Track your spend progress via the 'DBS/POSB Cards Season of Savings Promotion 2024' Spend Tracker. Upon accumulating the Qualified Spend and meeting their Personalised Spend Goal within the Promotion Period, the Cardmember will be awarded the **S\$100 cashback** ("Reward").

For new users who do not have DBS PayLah! yet, you can download them from the respective app stores:



Q3. How will I know if I have successfully registered for the Promotion?

You will see a 'DBS/POSB Cards Season of Savings Promotion 2024' Spend Tracker under 'Enrolled Promotions' when you tap on the 'Rewards' icon in DBS PayLah!.

Q4. How is my Personalised Spend Goal determined?

The Personalised Spend Goal is determined by your spending history with the bank. New cardmembers who have signed up for a card after 1 November 2024 will have the spend goal assigned based on the bank's existing data on your spending patterns.

Q5. Can I request to change my Personalised Spend Goal?

No, the Personalised Spend Goal cannot be changed as it is a fixed amount assigned according to your spending history with the bank.

Q6. What is the reward for meeting the spend goal?

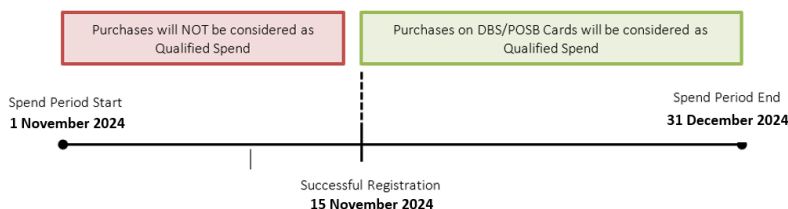
Upon meeting your Personalised Spend Goal, you will be awarded with a S\$100 cashback.

Q7. As the Promotion is from November to December, do I need to register in December again if I have already registered in November?

You are only required to register once for the Promotion. Upon successful registration, your participation will be counted across the different months during the Promotion Period.

Q8. I registered for the Promotion on 15 November 2024. Will all my transactions made from 1 to 14 November 2024 count towards the Qualified Spend?

Qualified Spend will only be tracked **upon successful registration** for the Promotion. All transactions made before the date of registration will not be counted towards the Qualified Spend even if they are made during the Promotion Period. Please see illustration below:



Q9. How do I know when I have met my Personalised Spend Goal?

You can track your spend progress via the 'DBS/POSB Cards Season of Savings Promotion 2024' Spend Tracker on DBS PayLah!. You can locate the Spend Tracker by tapping on 'Rewards' on the bottom menu bar and looking through your 'Enrolled Promotions'.

You will also receive push notifications from DBS PayLah! when you meet 50% and 100% of the Personalised Spend Goal. To receive notifications on DBS PayLah!, tap on "More" > "Manage Notifications" > toggle on for "App (push) notification".

Q10. I've made an eligible transaction today, why is it not reflected on the Spend Tracker?

The transaction must be first posted by the merchant. After which, it will take 3 to 5 working days for the transaction to be updated in the Spend Tracker. Do note that the spend is tracked based on how merchants post the transaction and as such, DBS shall not be responsible for any failure or delay in posting of sales transaction which may result in the transaction from being omitted in the computation of Qualified Spend.

Q11. I made a qualifying transaction that is more than my Personalised Spend Goal. Why did I not receive any push notification?

The 100% push notification will be sent to you via DBS PayLah! within 5 working days of your Spend Tracker showing that your accumulated Qualified Spend has fulfilled your Personalised Spend Goal. Kindly note that you will also need to enable DBS PayLah! to send you push notifications.

Q12. I purchased an expensive item but made payment via Instalment Payment Plan (IPP). Will this transaction be a Qualified Spend?

IPP transactions are excluded from the Qualified Spend. The full list of exclusions can be found under Clause 5 of the Promotional [Terms and Conditions](#).

Q13. Can I accumulate Qualified Spend across multiple DBS/POSB Cards?

Yes, the minimum Qualified Spend is cumulative across all DBS/POSB card(s) under the Qualified Cardmember during the Promotion Period. Note: spend incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible Principal Cardmember only.

Q14. Is the cashback earned on top of what I will earn from my usual Cards rewards?

Yes, the S\$100 cashback is on top of what you will receive from your card rewards.

Q15. When and where can I expect to receive my cashback?

The Cashback will be automatically credited to your active Credit or Debit Card account that you last transacted on within 5 working days after you have received the 100% push notification.