

Terms and Conditions Governing the DBS Esso Card – 3x Smiles Points on Spend - Outside-of-Esso Promotion (“Promotion”)

1. Promotion is valid from 1 June 2021 to 31 July 2021 (“**Promotion Period**”).
2. Promotion is applicable to all DBS Esso Card Cardmembers (“**Eligible Cardmembers**”) whose DBS Esso Card accounts and linked Esso Smiles Card Accounts are valid, subsisting and in good standing as may be determined by DBS at its sole and absolute discretion (“**Eligible Card**”).
3. All Eligible Cardmembers are entitled to earn 1 Smiles Points for every S\$10 (rounded down to nearest number) (“**Base Smiles Points**”) Qualifying Spend transaction charged to the Eligible Card.
4. All Eligible Cardmembers are entitled to earn additional 2x Smiles Points (“**Bonus Smiles Points**”) for every S\$500 worth of Qualifying Spend charged to the Eligible Card in a calendar month. This is capped at 400 Bonus Smiles Points per calendar month, when a minimum of S\$2,000 Qualifying Spend is charged to the Eligible Card.

Illustration as follows:

Qualifying Spend	Bonus Smiles Points
Less than S\$500	NA
S\$500 to <S\$1,000	100
S\$1,000 to <S\$1,500	200
S\$1,500 to <S\$2,000	300
S\$2,000 and above	400

5. Qualifying Spend is based on transacted and posted local and foreign retail sales charged to an Eligible Card (i.e. transaction date) in a calendar month and posted into the Card Account at the points of computation and fulfilment. It **excludes** the following:
 - **All spend at Esso service stations**
 - Interest and finance charges
 - Cash withdrawal and balance transfer
 - Instalment payment plan purchases, preferred payment plans
 - Smart cash
 - Fees charged by DBS
 - Association and Membership fees
 - Payment to financial institutions (including banks, online trading platforms and brokerages)
 - Payment made via AXS and SAM online/banking bill payment transactions, EZ-Reload (Auto Top-Up) transactions, eNets transactions and bill payments via internet banking
 - Payment to educational institutions
 - Payment 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)
 - Payment to hospitals
 - Payment to insurance companies (sales, underwriting, and premiums)
 - Payment to non-profit organisations

- Payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys, and Pay+Earn)
 - Any top-ups or payment of funds to any payment service providers, prepaid cards and any prepaid accounts or purchase of prepaid cards/credits/vouchers (including but not limited to EZ-Link, GrabPay, Razer Pay, ShopeePay, NETS FlashPay and Singtel Dash)
 - Payments made to CardUp, iPaymy, SmoovPay
 - Any transactions related to crypto currencies
 - Any other transaction effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS Bank may in its sole and absolute discretion choose to disallow
 - Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel
6. Smiles Points earned by the Supplementary Cardmember will be credited to the Esso Smiles Card Account of the Principal Cardmember and may be used only by the Principal Cardmember for the redemption of rewards and benefits under the Smiles Driver Rewards Programme.
 7. When any charge posted to any DBS Esso Card account is reversed or re-credited (whether in whole or in part), the Smiles Points awarded in respect of the amount reversed or recredited will be cancelled.
 8. Base Smiles Points awarded will be credited to an active Esso Smiles Card Account linked to Qualified Cardmembers' DBS Esso Card account within 7 days of transaction.
 9. Bonus Smiles Points awarded will be credited only to an active Esso Smiles Card Account linked to Qualified Cardmembers' DBS Esso Card account within 31 days after the Promotion Period.
 10. All Smiles Points awarded is non-exchangeable, non-transferable and non-replaceable.
 11. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the Promotion.
 12. DBS will have the final decision on all matters regarding the Promotion. No correspondence or claims will be entertained.
 13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without giving notice.
 14. Terms and conditions of Smiles Driver Rewards Programme apply, visit www.essosmiles.com.sg for full details.
 15. Qualified Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.