

Go Online, Go Contactless with DBS/POSB Promotion 2020 Frequently Asked Questions

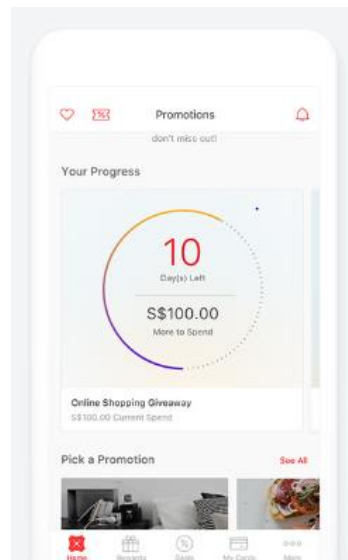
Q1. How do I participate in the Promotion?

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

- (i) Log in to the DBS Lifestyle app via digiBank User ID and PIN or register via the Go Online, Go Contactless promotion page.
- (ii) Be among the **first 30,000 Cardmembers** to successfully register participation via the app.
- (iii) Accumulate Qualified Spend and meet the Personalised Spend Goal within the Promotion Period.

Q2. How will I know if I have successfully registered for the Promotion?

If you're successfully registered for the Promotion, upon logging in to the DBS Lifestyle App, you will see a Promotion Tracker with a designated minimum spend amount (sample screenshot below) to start tracking your Qualifying Spend. The Promotion Tracker will automatically reset based on the Qualifying Spend Period.



Q3. How is my Personalised Spend Goal determined?

The Personalised Spend Goal is set based on criteria which includes your previous spend pattern.

Q4. Can I change my assigned minimum spend amount?

No. Minimum spend amounts assigned cannot be changed. The amount is set based on criteria which includes your personal spend pattern.

Q5. If the Personalised Spend Goal assigned to me is the highest tier but I have already hit the spend for the second highest tier, will I be rewarded for spending the amount assigned to the second highest tier?

No. Everyone is assigned a tier and will *only* receive the reward if they achieve their own assigned Spend Goal.

Q6. The campaign period is from 1 July to 30 September 2020. If I have registered in July 2020, do I need to register again in September 2020?

You will only be required to register once to participate throughout the different spend periods within the campaign. As such, if you registered in July 2020, you will automatically be enrolled for participation in the subsequent spend period within the same campaign.

Q7. The registration period is from 24 Jun to 30 September 2020. If I have registered in Jun 2020, will my purchases made in Jun be counted towards the qualifying spend?

Only the spend that you make on 1 Jul onwards will be considered as eligible spend towards the Promotion. All transactions made before 1 Jul will not be considered even if they are made within the registration period.

Q8. I have registered in Jun, and I see my spend goal is S\$0 – why is that so?

The promotion (spend period) starts on 1 Jul and your spend goal will be revealed to you on 1 Jul 2020. Simply log in to the DBS Lifestyle app on 1 Jul to check what is your spend goal and start spending.

Q9. I registered for the campaign on 26 Jul 2020. Will my online purchases made between 1 Jul and 25 Jul 2020 be counted towards the qualifying spend?

Only the spend that you make after a successful registration will be considered as eligible spend towards the Promotion. All transactions made before registration will not be considered even if they are made within the campaign period. See illustration below:



Q10. How will I know if I have met the minimum qualified spend?

You may track your accumulated qualifying spend through the Promotion Tracker in the DBS Lifestyle App. The Promotion Tracker will be updated within 3 working days after the Qualified Spend amount is posted and appears in "History" under the "My Cards" section in the app.

Q11. How do I redeem my reward?

Once you achieve your Personalised Spend Goal, you will receive a Push Notification within 2 working days. Qualified Cardmembers will be required to play a game to redeem one (1) reward for each qualifying spend period.

Q12. When is the last day to redeem my reward?

Qualified Cardmembers must play a game to redeem one (01) reward via the DBS Lifestyle app within the Redemption Period as shown in the table below.

Spend & Redeem	Spend Period	Redemption Period
Qualifying Period 1	1 July to 31 July 2020	1 July to 31 August 2020
Qualifying Period 2	1 August to 31 August 2020	1 August to 30 September 2020
Qualifying Period 3	1 September to 30 September 2020	1 September to 31 October 2020

Q13. 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 6 of the Promotional Terms & Conditions.

Your Spend	Remark
Online transaction	Qualified Spend
Contactless transaction via Mastercard/ Visa/ Amex/ UnionPay Contactless/ Apple Pay/ Samaung Pay/ Google Pay (includes SimplyGo)	Qualified Spend
Contact, signature-based transaction	Not a Qualified Spend
PIN-based transaction (e.g. via NETS, ATM)	Not a Qualified Spend
Top-up to pre-paid cards or accounts	Not a Qualified Spend
Bill payment (e.g. via AXS Station/ AXS e-Station/ AXS m-Station/ SAM or to merchants)	Not a Qualified Spend
Instalment Payment Plan (IPP) transaction	Not a Qualified Spend
Any fees or charges	Not a Qualified Spend

Q14. I've made an eligible transaction today, but it is not yet reflected on the Promotion Tracker in the DBS Lifestyle App.

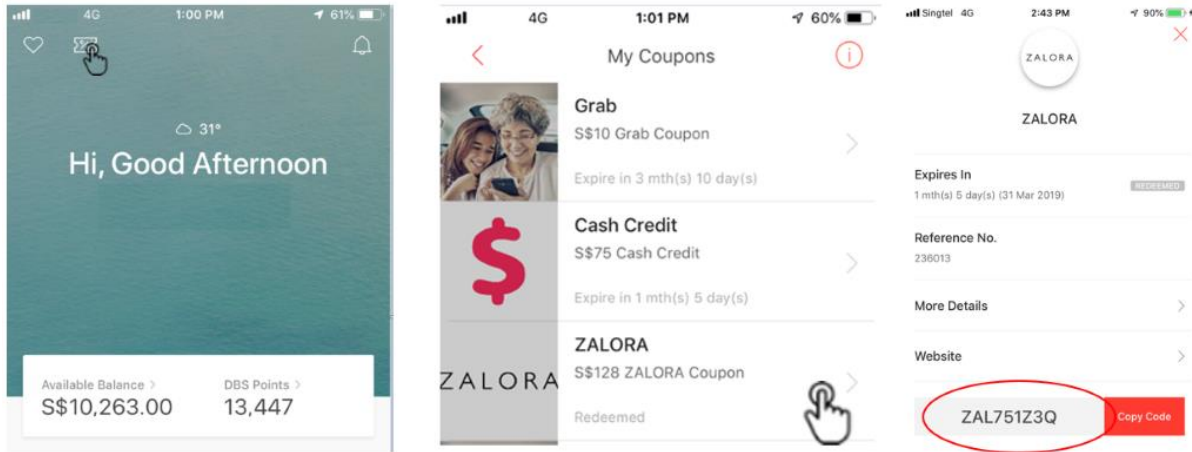
The transaction must be first posted by the merchant. After which, it will take about 3 working days for the transaction to be updated in the Promotion Tracker. Do note that the spend is tracked based on how merchants post the transaction and as such, there may be some transactions that are valid online/in-app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

Q15. Can I accumulate Qualified Spend across multiple DBS/POSB Cards?

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

Q16. I cannot remember my Coupon code, where can I find it?

Please refer to the top-left corner of the DBS Lifestyle app's dashboard to locate the Coupon Wallet.



Q17. Are my e-voucher / reward transferrable or exchangeable for cash?

All rewards redeemed are non-exchangeable and non-transferrable.

Q18. Why am I not able to redeem my e-voucher for my purchases?

Please check if the item you are purchasing is excluded in the respective voucher's terms & conditions. The full e-voucher Terms & Conditions can be found under Clause 16 of the Promotional Terms & Conditions. If it is not under the exclusion list, please assist to check with the respective e-voucher providers on the voucher redemption issues.