

Terms and Conditions Governing the Go Online, Go Contactless with DBS/POSB Promotion 2020 (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Definitions

1. The Promotion period shall run from 1 July to 30 September 2020, both dates inclusive (“**Promotion Period**”).
2. The Registration period shall run from 24 June to 30 September 2020, both dates inclusive (“**Registration Period**”).
3. The Redemption period shall run from 1 July to 31 October 2020, both dates inclusive (“**Redemption Period**”).
4. The Promotion is applicable for all DBS/POSB personal Principal Credit/Debit (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
5. “**Eligible Card**” means Cardmember’s card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout Promotion and Redemption Period.
6. “**Qualified Spend**” refers to retail transactions that are in local and foreign currencies charged to DBS/POSB Card (i.e. transaction date) in a calendar month and posted into the Card Account at the point of computation and fulfilment. It includes online/in-app (“**Online Spend**”), contactless retail transactions (“**Contactless Spend**”) and/or InstaRewards redemption with DBS Points made on DBS Lifestyle app (“**InstaRewards Redemption**”). It excludes the following:
 - a) bill payments and all transactions made via AXS, SAM and eNETS;
 - b) payments to educational institutions;
 - c) payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - d) 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);
 - e) payments to hospitals;
 - f) payments to insurance companies (including but not limited to sales, underwriting and premiums);
 - g) payments to non-profit organisations;
 - h) payments to utility bill or telecommunication companies;
 - i) any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits/vouchers (including but not limited to EZ-Link, GrabPay, NETS FlashPay and Singtel Dash);
 - j) any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - k) any transactions related to crypto currencies;

- l) instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
 - m) payments made to CardUp, iPaymy and SmoovPay;
 - n) 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);
 - o) pre-authorized transactions on the Card account (e.g. hotel bookings)
 - p) payments made via online banking;
 - q) payments made via telephone or mail order; and
 - r) any other transactions determined by DBS from time to time.
6. **“Online Spend”** refers to retail transaction for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction, charged to the Card (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback. DBS determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the Card.
7. **“Contactless Spend”** refers to transactions of S\$200 and below made through a contactless terminal via the Card or mobile wallet (Apple Pay, Samsung Pay and Google Pay), charged to the Card (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback.
8. **“InstaRewards Redemption”** refers using your DBS Points to offset your eligible retail purchases on DBS Lifestyle app.

Eligibility and Mechanics

7. Principal Cardmember must fulfil the following mechanics to qualify for the Promotion as a Qualified Cardmember (**“Qualified Cardmember”**):
- a) Login to DBS Lifestyle app via digibank User ID and PIN. For new users, download the DBS Lifestyle app via App Store or Google Play Store and
 - b) Be among the **first 30,000 Principal Cardmembers** to successfully register participation via the app.
 - c) Upon login, a Promotion Tracker with the Personalised Spend Goal will be displayed (refer to table below). This spend amount is set based on Cardmembers’ average monthly online spend made between month of Feb to May 2020.

Spend & Redeem	Personalised Spend Goal	Reward
Tier 1	S\$200	S\$16 worth of cash credit or e-voucher
Tier 2	S\$400	S\$32 worth of cash credit or e-voucher
Tier 3	S\$900	S\$72 worth of cash credit or e-voucher
Tier 4	S\$2,000	S\$160 worth of cash credit or e-voucher

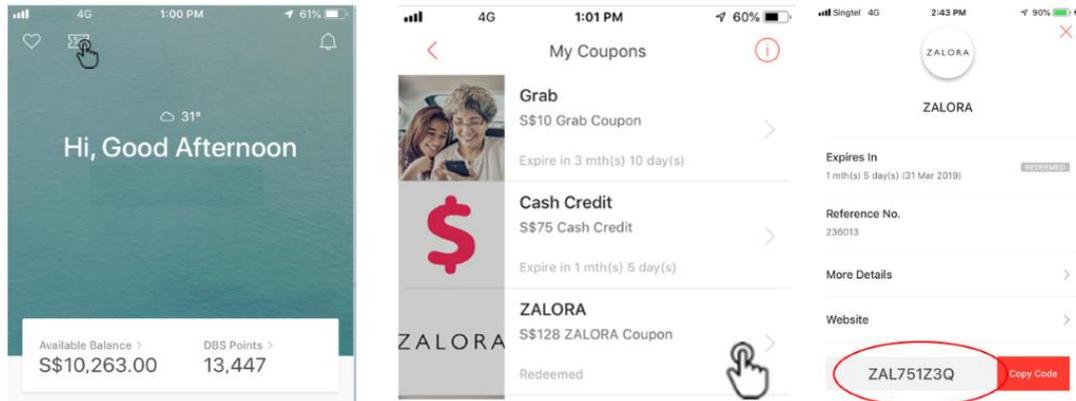
- d) Accumulate Qualified Spend and meet the Personalised Spend Goal within Spend Period(s) as shown in the table below.

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

8. Each Qualified Cardmember is entitled to one Reward for each Qualifying Period, regardless of the total Qualified Spend made by Cardmember in that Qualifying Period.
9. The Personalised Spend Goal is the sum of all spends across DBS/POSB Card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall be accrued to the eligible Principal Cardmember only.
10. 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 of the DBS Lifestyle App.
11. Only posted transactions captured in the Promotion Tracker will be considered as Qualifying Spend. Posted refunds into the Card Account will be computed as a negative spend into the Promotion Spend Tracker for the calendar month. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.

Redemption

12. A Push Notification with instructions to redeem the Reward will be sent to all Qualified Cardmembers once the minimum Qualified Spend is reached. Please download DBS Lifestyle App and enable "Allow Notifications" in Mobile Settings to receive this.
13. To redeem the Reward, the Cardmember must:
 - a) login to DBS Lifestyle app
 - b) select the Promotion banner to launch game.
 - c) click on "Play Game" and proceed to select a gift box to redeem your Reward.
Note: Game chance will be available within 2 working days after the 'Promotion Unlocked' icon appears on the Promotion Tracker. 'Play Game' button will change from grey to red colour when game chance is available. Click on "Play"
 - d) Coupon will be saved in Coupon wallet. Please refer to the Top left corner of the DBS Lifestyle screen to locate the Coupon Wallet. See images below



14. Each Cardmember who meets the minimum Qualifying Spend during the Qualifying Period will be awarded with one (01) of the following Rewards:

Qualifying Period 1	Quantity
S\$16 worth of cash credit or e-voucher (KFC/ Comfort Taxi)	8,214
S\$32 worth of cash credit or e-voucher (Shopee/ Comfort)	6,367
S\$72 worth of cash credit or e-voucher (Lazada/ Shopee)	6,017
S\$160 worth of cash credit or e-voucher (Lazada/ Shopee/ Zalora)	9,402

Qualifying Period 2	Quantity
S\$16 worth of cash credit or e-voucher (foodpanda/ Lazada/ Shopee/ KFC/ Comfort Taxi/ Zalora)	8,214
S\$32 worth of cash credit or e-voucher (foodpanda/ Lazada/ Shopee/ Comfort Taxi/ Zalora)	6,367
S\$72 worth of cash credit or e-voucher (Lazada/ Shopee/ Zalora)	6,017
S\$160 worth of cash credit or e-voucher (Lazada/ Shopee/ Zalora)	9,402

Qualifying Period 3	Quantity
S\$16 worth of cash credit	8,214
S\$32 worth of cash credit	6,367
S\$72 worth of cash credit	6,017
S\$160 worth of cash credit	9,402

Reward	Terms & Conditions												
Cash Credit	<p>1. The cash credit amount will be credited to the Qualified Cardmember's card account (smallest 15 or 16-digit card number of the principal cardmember) in the following order of priority: (a) DBS American Expresscard; (b) DBS Visa card; or (c) DBS/POSB Mastercard card latest by 60 days after each Qualifying Period.</p> <table border="1"> <thead> <tr> <th>Spend & Redeem</th> <th>Qualifying Period</th> <th>Cash Credit will be posted by</th> </tr> </thead> <tbody> <tr> <td>Qualifying Period 1</td> <td>1 Jul to 31 Jul 2020</td> <td>30 Sep 2020</td> </tr> <tr> <td>Qualifying Period 2</td> <td>1 Aug to 31 Aug 2020</td> <td>31 Oct 2020</td> </tr> <tr> <td>Qualifying Period 3</td> <td>1 Sep to 30 Sep 2020</td> <td>30 Nov 2020</td> </tr> </tbody> </table> <p>2. In the event that the Card Account is closed, blocked or suspended, the Cash Credit will be forfeited.</p> <p>3. The cash credit is non-exchangeable, non-transferable and non-assignable.</p> <p>4. Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS.</p> <p>5. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.</p>	Spend & Redeem	Qualifying Period	Cash Credit will be posted by	Qualifying Period 1	1 Jul to 31 Jul 2020	30 Sep 2020	Qualifying Period 2	1 Aug to 31 Aug 2020	31 Oct 2020	Qualifying Period 3	1 Sep to 30 Sep 2020	30 Nov 2020
Spend & Redeem	Qualifying Period	Cash Credit will be posted by											
Qualifying Period 1	1 Jul to 31 Jul 2020	30 Sep 2020											
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Qualifying Period 3	1 Sep to 30 Sep 2020	30 Nov 2020											
Foodpanda e-voucher	<p>1. Foodpanda voucher is valid for redemption till 30 Nov 2020.</p> <p>2. Click the "Redeem Online" button only when you are ready to make your purchase.</p> <p>3. Enter the voucher code in the "Voucher Code" section at checkout.</p> <p>4. Voucher is valid only with online payment.</p> <p>5. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount, excluding delivery and GST charges.</p> <p>6. Voucher can be used on both the Foodpanda website and mobile app.</p> <p>7. Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers.</p> <p>8. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>9. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>10. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.</p>												

<p>Lazada/RedMart e-voucher</p>	<ol style="list-style-type: none"> 1. Lazada/RedMart voucher is valid for redemption till 30 Nov 2020. 2. Click the "Redeem Online" button only when you are ready to make your purchase. 3. Redeem the voucher code under "Enter Voucher Code" at Payment Summary. 4. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount. 5. Voucher can be used on the Lazada/RedMart mobile app only. 6. Voucher is not eligible for use on the purchase of digital goods (e.g. vouchers), toddler formula (0-12 months), gold and over the counter drugs. 7. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable. 8. Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers. 9. Any balance payment must be made with a DBS/POSB Credit or Debit Card. 10. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>ZALORA e-voucher</p>	<ol style="list-style-type: none"> 1. ZALORA voucher is valid for redemption till 30 Nov 2020. 2. Click the "Redeem Online" button only when you are ready to make your purchase. 3. Redeem the voucher code under "Input voucher / gift card" at Payment Summary. 4. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount. 5. Voucher can only be used on Zalora mobile app. 6. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable. 7. Any balance payment must be made with a DBS/POSB Credit or Debit Card. 8. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>ComfortDelgro Taxi e-voucher</p>	<ol style="list-style-type: none"> 1. ComfortDelgro voucher promo code is valid for redemption till 30 Nov 2020. 2. Promo code for the S\$16 promo code can be used for up to 4 bookings, with each booking enjoying S\$4 off. 3. Promo code for the S\$32 promo code can be used for up to 8 bookings, with each booking enjoying S\$4 off. 4. All bookings must be made through the ComfortDelGro Taxi's Booking Application. 5. Payment must be made with DBS/POSB Cards.

	<ol style="list-style-type: none"> 6. Any promo/booking code must be accurately entered into the "Promo Code" field and submitted together with the booking for the ride to be entitled for the promotion. For each booking, only one (1) promo code can be applied. 7. The validity of each "Promo Code" redemption will be verified at each booking. 8. The Promo Code value will be deducted from the final fare at the end of the trip. 9. There will be no refund of the balance "Promo Code" value should the final fare be below the "Promo Code" value. 10. The "Promo Code" is redeemed upon successful taxi confirmation. 11. The passenger forfeits the "Promo Code" entitlement once a confirmed booking is cancelled or a passenger fails to turn up. 12. ComfortDelGro Taxi reserves the right at its absolute discretion to terminate the promotion or vary, delete, add to any of these Terms and Conditions from time to time without prior notice including without limitation the date of the promotion. 13. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>KFC e-voucher</p>	<ol style="list-style-type: none"> 1. KFC voucher is valid for redemption till 30 Nov 2020 at all KFC restaurants in Singapore, except KFC Singapore Zoo. 2. Valid for dine-in, takeaway & delivery online orders made through www.kfc.com.sg and the KFC Singapore App. Not available for orders placed on Self-order Kiosk and through Sales & Catering. 3. A minimum spend of \$20 applies for the \$16 KFC e-voucher. 4. For orders made through KFC Delivery, the minimum spend excludes the \$4 delivery surcharge. 5. Applicable with any purchase. 6. Voucher is valid for one-time use only 7. Limited to 1 voucher per transaction. 8. E-voucher is not exchangeable for cash and can only be used in full, without refund for unutilised amount. 9. Full payment must be made with DBS/POSB debit/credit cards, excluding AMEX cards. 10. Not valid with other promo codes, offers and discounts. 11. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>Shopee e-voucher</p>	<ol style="list-style-type: none"> 1. Shopee voucher is valid for redemption till 30 Nov 2020. 2. Voucher not redeemed before the expiry date will be forfeited. 3. Tap on the "Redeem online" button only when you are ready to make your purchase. 4. Redeem the voucher code under "Use voucher or enter code" at the check-out page. 5. Voucher code can only be used on Shopee mobile app or e-commerce website. 6. Voucher code is valid for one-time use in a single transaction.

	<ol style="list-style-type: none"> 7. Any balance payment must be made with a DBS/POSB Credit or Debit Card. 8. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable. 9. Shopee voucher is not valid for products in 'Dining, Travel & Services', 'Miscellaneous' categories and Shopee's paid ads store. 10. Voucher is not valid with any other ongoing promotions, discounts, offers, vouchers, rebates, mobile or delivery orders, or privileges, unless otherwise stated. 11. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>Chope e-gift card</p>	<ol style="list-style-type: none"> 1. ChopeDeals e-gift card is valid for redemption till 31 Dec 2020. 2. ChopeDeals e-gift card is only redeemable at the checkout page of shop.chope.co or the Chope app to offset purchases on ChopeDeals. 3. ChopeDeals e-gift card voucher is applicable storewide on ChopeDeals only. 4. ChopeDeals e-gift card is valid for one-time use only and is not applicable in conjunction with other discount codes. 5. ChopeDeals e-gift card is not cash redeemable. 6. Any balance payment must be made with a DBS/POSB Credit or Debit Card. 7. Individual restaurant vouchers' terms and conditions apply. 8. Chope reserves the right to amend the terms and conditions as necessary without prior notice. 9. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.

General

15. For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
16. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
17. DBS is entitled to replace the Reward with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Prize at any time without notice or liability.
18. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
19. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.



Live more,
Bank less

20. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.