



Terms and Conditions for DBS Live Fresh Student Card Sign-Up Promotion for AirPods with Charging Case (“Promotion”)

1. The Promotion is valid from 17 April 2020 to 30 September 2020 (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must fulfil the following qualifying criteria below to receive AirPods with Charging Case (“**Gift**”):
 - a. Customer who is new to DBS/POSB Credit Card;
 - b. Register his/her interest for AirPods with Charging Case [here](#) within the Promotion Period (if you do not have digibank account, click [here](#) to register);
 - c. Apply for a Principal DBS Live Fresh Student Card (“**Eligible Card**”) within the Promotion Period and have the card approved by 14 October 2020;
 - d. Charge a minimum of S\$900 to the new Card within the first 90 days from Card Approval Date (“**Qualifying Spend**”).
3. “**New Cardmember**” is defined as customers who are currently not holding on to any DBS/POSB Credit Card and/or have not cancelled any DBS/POSB Credit Card within the last 12 months.
4. All information provided during the registration must match existing DBS’ records. Registration with incorrect information may result in an Eligible Cardmember to be omitted from qualifying for this Promotion.
5. “**Gift**” refers to AirPods with Charging Case. The gift will be fulfilled via the DBS Lifestyle App to Eligible Cardmembers who had fulfilled all qualifying criteria under Clause 2. The customer is required to download the app to receive the redemption coupon to redeem the gift. The redemption coupon for the Gift will be sent within 150 days from the card approval date. Redemption for this gift is to be made within 30 days upon receiving the coupon. The customer is to redeem the AirPods with Charging Case via the [DBS Apple Rewards store](#) and apply the promo code provided in the coupon upon checkout. Click [here](#) for the steps to redeem your promo code at the DBS Apple Rewards store.
6. Each Eligible Cardmember is limited to one (1) Gift during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Eligible Cardmember will not be eligible for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.
7. 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. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys);
 - l. any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay and Singtel Dash);
 - m. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - n. any transactions related to crypto currencies; and
 - o. any other transactions determined by DBS from time to time.
8. The Gift is non-exchangeable and not redeemable for cash.
9. DBS is not responsible for any failure or delay in the services provided by our campaign partner. The bank shall not be liable for any claims by the participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this promotion.
10. DBS/POSB's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. DBS/POSB will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
12. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Student Card, these Terms and Conditions shall prevail. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards - Terms and Conditions.
13. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
14. Cardmembers 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 <https://www.dbs.com/privacy/default.page>.