

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

1. The Promotion is valid from 1 December 2020 to 31 March 2021 (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Qualified Cardmembers**”) must fulfil the following qualifying criteria below to receive AirPods with Charging Case (“**Welcome Gift**”):
 - a. Customer must not be currently holding on to any DBS/POSB Credit Card and/or cancelled any DBS/POSB Credit Card within the last 12 months;
 - b. Apply for the DBS Live Fresh Student Card (“**Card**”) within the Promotion Period and have the Card approved by 14 April 2021; and
 - c. Register his/her interest for the Welcome Gift within the Promotion Period;
Please click [here](#) (if customer has a digibank account) or [here](#) (if customer does not have a digibank account)
 - d. Charge a minimum spend of S\$900 to the Card within the first 90 days from Card Approval Date (“**Qualifying Spend**”)
3. All information provided during the registration must match existing DBS’ records. Registration with incorrect information may result in a Qualified Cardmember being omitted from the Promotion.
4. The Promotion is limited to 200 Welcome Gifts per calendar month across the Promotion Period.
5. Each Qualified Cardmember is limited to 1 Welcome Gift during the Promotion Period regardless of the number of DBS/POSB Credit Cards applied or approved during the same period. Qualified Cardmembers will not be eligible for any other DBS/POSB Credit Card sign-up promotions or in combination with any other promotions.
6. Qualifying Spend refers to retail transaction(s) in local and foreign currencies charged to the Card and excludes the following:
 - i. payments made via AXS, SAM and eNETS;
 - ii. payments to educational institutions;
 - iii. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - iv. 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);
 - v. payments to hospitals;
 - vi. payments to insurance companies (including but not limited to sales, underwriting and premiums);
 - vii. payments to non-profit organisations;
 - viii. 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);
 - ix. payments to utility bill companies;

- x. 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);
 - xi. any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - xii. any transactions related to crypto currencies;
 - xiii. 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); and
 - xiv. any other transactions determined by DBS from time to time.
7. The Welcome Gift is non-exchangeable and not redeemable for cash.
8. The Welcome Gift will be fulfilled via the DBS PayLah! App to Qualified Cardmembers who have met all criteria under Clause 2.
9. Each Qualified Cardmember is required to download the DBS PayLah! App to receive the redemption coupon to redeem the Welcome Gift (“**Coupon**”).
10. The Coupon will be sent within 150 days from Card Approval Date.
11. The Welcome Gift would need to be redeemed within 30 days upon receiving the Coupon.
12. Each Qualified Cardmember is to redeem the Welcome Gift via the [DBS Apple Rewards store](#) and apply the Promo Code provided in the Coupon upon checkout. Please click [here](#) to view the steps on redeeming the Promo Code.
13. DBS reserves the right to substitute or replace the Welcome Gift with another gift of similar value without giving any prior notice or liability to any party.
- DBS 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 the Promotion.
15. DBS is not responsible for any failure or delay in the services provided by our campaign partner. DBS 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 from the participation of the Promotion.
16. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
17. 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.

18. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
19. The 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 <http://www.dbs.com/privacy>.