

## Terms and Conditions for DBS Live Fresh Student Card Online Promotion (“Promotion”)

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

### Definitions

1. The Promotion shall run from 1 July to 31 August 2020 (“**Promotion Period**”).
2. The Promotion is only applicable to all customers with a DBS Live Fresh Student Card (“**Eligible Cardmembers**”).
3. “**Eligible Card**” means the DBS Live Fresh Student Cardmember’s Card Account (“**Card Account**”) must not be suspended, cancelled or terminated by DBS and in good standing throughout the Promotion Period.
4. “**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 through Visa Worldwide networks. It includes retail transactions and refunds that are in local and foreign currencies, charged to the Card (i.e. transaction date) and posted into the Card Account (i.e. posting date) at the point of computation of the Personalised Spend Goal. It excludes:
  - i. payments made via AXS, SAM and eNETS;
  - ii. payments made to CardUp, iPaymy and SmoovPay;
  - iii. payments to educational institutions;
  - iv. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
  - v. 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);
  - vi. payments to hospitals;
  - vii. payments to insurance companies (including but not limited to sales, underwriting and premiums);
  - viii. payments to non-profit organisations;
  - ix. payments made via online banking;
  - x. 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);
  - xi. payments to utility bill companies;
  - xii. payments made via telephone or mail order;
  - xiii. 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);
  - xiv. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
  - xv. any transactions related to crypto currencies;

- xvi. 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
- xvii. any other transactions determined by DBS from time to time.

**Eligibility and Mechanics for Existing Cardmembers**

- 5. Existing Cardmembers (“**Existing Cardmembers**”) are DBS Live Fresh Student Cardmembers (“**Cardmembers**”) who have applied for the DBS Live Fresh Student Card (“**Card**”) prior to the start of the Promotion Period.
- 6. To qualify for the Promotion, Existing Cardmembers must be among the first 15,000 to successfully register via the following options:
  - i. **Option 1:** Register online at the DBS Live Fresh Student Card Promotion webpage at [go.dbs.com/sg-lfsconline](http://go.dbs.com/sg-lfsconline) (“**Registration Page**”)
  - ii. **Option 2:** Register via the DBS Lifestyle App  
Existing users to the DBS Lifestyle App can login using their DBS digibank User ID and PIN. New users to the DBS Lifestyle App can visit App Store or Google Play Store to download.
- 7. Existing Cardmembers must accumulate the Online Spend and meet the Personalised Spend Goal within each calendar month of the Promotion Period to qualify for the Reward (“**Qualified Cardmembers**”).
- 8. Online Spend is calculated from the date of registration via the Registration Page or the DBS Lifestyle App.
- 9. Each Existing Cardmember will be assigned a Personalised Spend Goal which is determined based on his/her average monthly Online Spend made between 1 June 2019 to 31 May 2020 on his/her Card. Each Existing Cardmember can login to the DBS Lifestyle App to view his/her assigned Personalised Spend Goal and Reward for each calendar month.
- 10. Each Qualified Cardmember is entitled to earn a one-time Reward for each Qualifying Period, regardless of the total Online Spend made by the Eligible Cardmember during the Qualifying Period.

Month	Qualifying Period
1	1 July to 31 July 2020
2	1 August to 31 August 2020

### Eligibility and Mechanics for New Cardmembers

11. To qualify for the Promotion, New Cardmembers (“**New Cardmembers**”) must apply for a DBS Live Fresh Student Card (“**Card**”), have their Card approved during the Promotion Period and not have cancelled a Card within the last 12 months prior to the commencement date of the Promotion Period.
12. New Cardmembers must accumulate the Online Spend and meet the Personalised Spend Goal within each calendar month of the Promotion Period to qualify for the Reward (“**Qualified Cardmembers**”).
13. Online Spend is calculated from the Card Open Date.
14. Each New Cardmember can login to the DBS Lifestyle App using his/her DBS digibank User ID and PIN to view his/her assigned Personalised Spend Goal and Reward for each calendar month. New users to the DBS Lifestyle App can visit App Store or Google Play Store to download.
15. Each Qualified Cardmember is entitled to earn a one-time Reward for each Qualifying Period, regardless of the total Online Spend made by the Eligible Cardmember during the Qualifying Period.

Month	Qualifying Period
1	1 July to 31 July 2020
2	1 August to 31 August 2020

### Rewards

16. Uniqgift Vouchers (“**Reward**”) will be credited to Qualified Cardmember’s DBS Lifestyle App Coupon Wallet by the end of the following calendar month for each Qualifying Period.
17. A Push Notification will be sent to all Qualified Cardmembers once the Personalised Spend Goal is met for each Qualifying Period. Qualified Cardmembers will need to download the DBS Lifestyle App and enable “Allow Notifications” in Mobile Settings to receive the Push Notification.
18. The Reward will not be awarded to an Eligible Cardmember whose Card Account is delinquent, voluntarily or involuntarily closed, or terminated or suspended for any reasons whatsoever before the Reward is credited to Qualified Cardmember’s DBS Lifestyle App Coupon Wallet.
19. The Reward has a total validity period of 6 months – 3 months for Qualified Cardmember to make a selection on the merchant and another 3 months for redemption at the selected merchant that entitles the Qualified Cardmember to make purchases at participating online merchants including FairPrice Online, Foodpanda, Grab, Lazada, RedMart and Zalora.

20. The Reward can be used on the following participating online merchants below.

Reward	Terms & Conditions
<p><b>S\$10 FairPrice On Voucher</b></p>	<ul style="list-style-type: none"> <li>(i) Log-in to an account on FairPrice Web or App.</li> <li>(ii) Make sure that there are no spacings at the front or back of the code.</li> <li>(iii) A minimum order of S\$10.01 is required in order to use the Promo code (Voucher number).</li> <li>(iv) All prices listed are in Singapore Dollars.</li> <li>(v) There is a bulk order charge of S\$26.75 (incl. GST) for every order with more than 600 items purchased.</li> <li>(vi) Delivery date and time are subjected to availability.</li> <li>(vii) Delivery service is only available on the main island of Singapore. It is not available to any of the outlying islands.</li> <li>(viii) Customer needs to be present to receive the delivered items. There will be a re-delivery charge of S\$7.00 (incl. GST) imposed after the unsuccessful first delivery. The re-delivery charge is to be handed over to the delivery man.</li> <li>(ix) For customers who wish to have their purchases left outside the home, FairPrice shall not be liable for any damage or missing items.</li> <li>(x) There is a cancellation charge of S\$20 (incl. GST) for normal orders.</li> <li>(xi) There is a cancellation charge of S\$30 (incl. GST) for bulk orders.</li> <li>(xii) This promo code cannot be used for the purchase of certain restricted products, for example, certain infant milk formula.</li> <li>(xiii) Redemption of promo code is applicable to purchases made on FairPrice website (<a href="http://www.fairprice.com.sg">www.fairprice.com.sg</a>) and FairPrice Mobile App upon login.</li> <li>(xiv) Promo code cannot be used with any other available promo codes.</li> <li>(xv) FairPrice reserves the right to reject any order that has violated this.</li> <li>(xvi) Promo code is to be used for one-time redemption only.</li> <li>(xvii) Dollar-off promo codes cannot be stacked together in the same transaction.</li> <li>(xviii) Using a discount promo code promotion in conjunction with other free gift promotions, may alter the eligible minimum amount.</li> <li>(xix) Free Home Delivery with minimum subtotal purchase amount in shopping cart. Minimum purchase amount for free Home Delivery may differ for promotional periods.</li> </ul>

	<p>The minimum net value in-cart for free Home Delivery will be in accordance to that stated on the FairPrice website.</p> <ul style="list-style-type: none"> <li>(xx) It is advisable to have at least S\$5 net value in-cart after application of promo code in order to be able to checkout.</li> <li>(xxi) Discounts, vouchers and privileges are not exchangeable for cash or other goods and services.</li> <li>(xxii) FairPrice reserves the rights to vary and amend the privileges or terms and conditions of this promotion without prior notice.</li> <li>(xxiii) For any enquiries, please contact the FairPrice Team at 3138 9191 (Operating hours – Monday to Saturday: 9am to 10pm, except Public Holiday; Sunday 9am to 6pm, except Public Holiday). Otherwise, email <a href="mailto:contactfpon@fairprice.com.sg">contactfpon@fairprice.com.sg</a> or <a href="http://www.fairprice.com.sg/support">www.fairprice.com.sg/support</a> or visit our Help Centre at <a href="http://help.fairprice.com.sg">help.fairprice.com.sg</a>.</li> </ul>
<p><b>S\$10 Foodpanda Voucher</b></p>	<ul style="list-style-type: none"> <li>(i) Offer is limited to 1 redemption per customer per promo code with a min. spend of S\$5.</li> <li>(ii) Promo code must be entered at checkout page to enjoy the offer.</li> <li>(iii) Note that the promo code may be case sensitive.</li> <li>(iv) Offer cannot be used in conjunction with other promotions, discounts, coupons or privileges.</li> <li>(v) Promotion is applicable for orders made at foodpanda.sg, iOS and Android Apps for all payment methods ("<b>Qualifying Transaction</b>").</li> <li>(vi) Qualifying Transaction amount excludes applicable taxes, delivery fees and other charges.</li> </ul>
<p><b>S\$10 Grab Food Voucher</b></p>	<ul style="list-style-type: none"> <li>(i) Limited to 1 redemption per order.</li> <li>(ii) GrabGifts cannot be combined with other promo codes.</li> </ul>
<p><b>S\$10 Lazada Voucher</b></p>	<ul style="list-style-type: none"> <li>(i) Vouchers are applicable on Lazada iOS or Lazada Android App only.</li> <li>(ii) Vouchers are not applicable for Digital Goods, Toddler Formula (0-12mths) and Gold SKUs.</li> <li>(iii) Vouchers are not applicable for RedMart products.</li> <li>(iv) All promotions and vouchers are not valid on over the counter (OTC) medicine; and delivery charges.</li> <li>(v) Promotion is not applicable for payment via PayPal and over-the-phone purchases.</li> <li>(vi) Promotion also cannot be exchanged for cash or be used in conjunction with any other promotion, voucher, coupon, code, rebate, privilege, or offer, including but not limited to discounted sale items, unless otherwise stated.</li> </ul>

	<ul style="list-style-type: none"> <li>(vii) Lazada reserves the right to cancel suspicious orders without prior notice. This includes voucher abuse, including vouchers redeemed using multiple accounts or multiple checkouts associated with the same customer or group of customers; and vouchers used in bad faith (resold vouchers, and vouchers used by customers to purchase products for reselling).</li> <li>(viii) Lazada's Terms and Conditions apply.</li> <li>(ix) For the complete details of Lazada's Terms and Conditions, please visit <a href="https://www.lazada.sg/helpcenter/">https://www.lazada.sg/helpcenter/</a>.</li> </ul>
<p><b>S\$10 RedMart Voucher</b></p>	<ul style="list-style-type: none"> <li>(i) Voucher is only valid for products selected from RedMart only.</li> <li>(ii) Vouchers are not applicable for Lazada products.</li> <li>(iii) Voucher cannot be used to deduct delivery charges unless stated.</li> <li>(iv) Voucher may not be used to purchase OTC medicine and/or Stage 1 Milk Formula unless stated.</li> <li>(v) Promotions/discounts/benefits/privileges are not valid with other on-going promotions, discounts, offers, Vouchers, rebates or privileges unless stated.</li> <li>(vi) Voucher cannot be used by customers already in employee or other discount groups.</li> <li>(vii) RedMart's decision on all matters relating to the promotions, discounts, benefits, privileges, offers, gifts, complimentary items, Vouchers, rebates, redemptions and privileges shall be final and binding.</li> <li>(viii) Redmart's Terms and Conditions apply. For the complete details of Redmart's Terms and Conditions, please visit <a href="http://about.redmart.com/universal-regulations-for-coupon-codes">http://about.redmart.com/universal-regulations-for-coupon-codes</a>.</li> </ul>
<p><b>S\$10 Zalora Voucher</b></p>	<ul style="list-style-type: none"> <li>(i) Gift card code is applicable only at <a href="http://www.zalora.sg">www.zalora.sg</a> and can be used for multiple transactions.</li> <li>(ii) All Gift Cards are non-refundable and non-transferable.</li> <li>(iii) Products purchased using a Gift Card are not refundable in cash but only store credit.</li> <li>(iv) ZALORA Singapore reserves the right to amend/cancel the promotion at any time.</li> </ul>

## General Terms & Conditions

21. For Online Spend charged to an Eligible Card in foreign currency, the transaction amount posted in the Card Account (which is inclusive of the exchange rate conversion and commission, if any) will be considered for the computation of the Personalised Spend Goal. These values are subject to change based on the prevailing exchange rate on the posting date.
22. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code (“MCC”) assigned by Visa and determined by the merchant and the merchant’s acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transactions will not be considered as Online Spend.
23. Only posted transactions will be considered as Online Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in customers being ineligible for the Promotion.
24. The Promotion Tracker is available in the DBS Lifestyle App. It will be updated within 3 working days after each eligible transaction is posted, and the transaction will appear in “History” under the “My Cards” section of the DBS Lifestyle App.
25. DBS reserve the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any Reward awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
26. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
27. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
28. Customers who participate in this Promotion 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>.