

Terms and Conditions Governing DBS Payment Plans Campaign Q3 2020 ("Promotion")

1. This Promotion is from 6 July 2020 – 30 September 2020 ("Promotion Period") and is only applicable to DBS/POSB principal Credit Cardmembers ("Cardmembers").
2. Cardmembers who successfully take up a minimum of 3 DBS Payment Plans ("Payment Plan") with a minimum 12-month tenure per Payment Plan will be eligible to receive a cash rebate under this Promotion ("Qualified Cardmembers"). Minimum amount required for each Payment Plan is S\$1,000.
3. DBS Payment Plans can refer to one or a combination of the following plans:
 - **0% Interest Instalment Payment Plan ("IPP")** offered at participating retail/online merchants to help Cardmembers convert the purchase into monthly repayments;
 - **0% Interest My Preferred Payment Plan ("MP3")** for Cardmembers to convert their purchases (up to 10 combined transactions) into monthly repayments.
4. Each Qualified Cardmember will be eligible to receive S\$40 cash rebate ("Cash Rebate").
5. Qualified Cardmembers will receive the Cash Rebate in their Credit Card account with latest transaction activity (at DBS's discretion), within 2 months from 30 September 2020.
6. The Cash Rebate shall be forfeited if the Cardmembers' Card account is terminated or suspended during the Promotion Period and/or within Promotion Period.
7. The Cash Rebate shall be forfeited if the eligible Payment Plan(s) are terminated during the Promotion Period.
8. The Cash Rebate is non-exchangeable, non-transferable and non-replaceable.
9. An administrative charge of S\$150 will be levied for early repayment and/or Card Account termination. In the event of Card Account termination, the outstanding balance under MP3 and/or IPP shall become payable immediately.
10. DBS's decision on all matters relating to the Promotion shall be final. No correspondence or claims towards DBS or the participating merchants will be entertained.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion at any time without any notice or liability to any party.
12. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to any services under these Terms and Conditions, these Terms and Conditions will prevail.

13. 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.
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 www.dbs.com/privacy.