



Terms and Conditions for DBS/POSB Credit Card Acquisition Offer – Add Card to Apple Pay Promotion (“Promotion”)

1. The Promotion is valid from 26 June 2020 to 31 January 2021 (“**Promotion Period**”).
2. Eligible Cardmembers are 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 (“**New Cardmember**”).
3. To qualify for the Promotion, Eligible Cardmembers must fulfil the following qualifying criteria below to receive S\$20 cashback (“**Welcome Gift**”):
 - a. Apply for an eligible Principal DBS/POSB Credit Card (“**Eligible Card**”) via an online application;
 - b. Have the Eligible Card approved during the promotion period; and
 - c. Add card to Apple Pay through digibank app within the first 6 days from card approval date or within the first 2 days from receiving the promotional push notification from DBS digibank app.
4. The following DBS/POSB Credit Cards are eligible for the Promotion (“**Eligible Card**”):
 - a. DBS Altitude Visa Signature Card
 - b. DBS Black Visa Card
 - c. DBS Esso Mastercard Card
 - d. DBS Live Fresh Card
 - e. DBS Takashimaya Visa Card
 - f. DBS Woman’s Card
 - g. DBS Woman’s World Card
 - h. POSB Everyday Card
 - i. SAFRA DBS Mastercard Card
5. “**Gift**” refers to S\$20 cashback. The Gift will be credited to the Card account by the end of 150 days from the date of card approval, given that the Qualified Cardmember has fulfilled all the criteria under Clause 3.
6. Eligible Cardmember’s card account(s) must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout Promotion Period and at the time when cashback is being credited.
7. For avoidance of doubt, Supplementary Card spend can be included in the calculation of Qualifying Spend. But, Supplementary Cardmembers are not eligible to participate in the Promotion.
8. Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
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. 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.
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>.