

## DBS Power Up Your Savings Promotion Frequently Asked Questions

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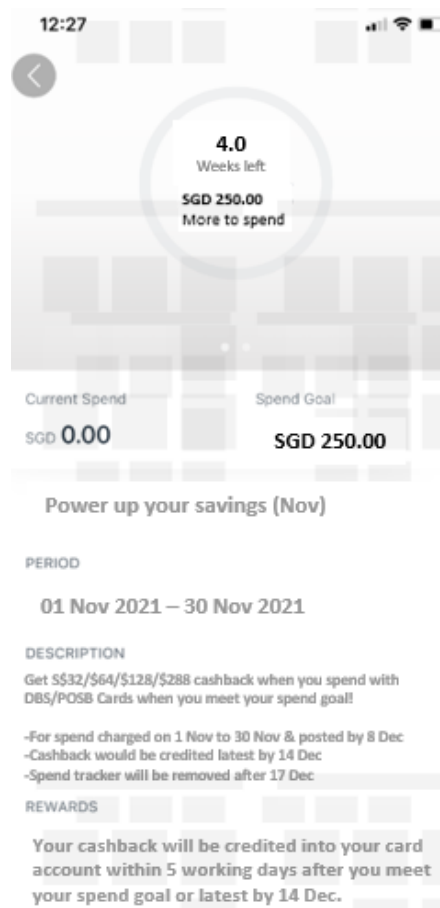
### Q1. How do I participate in the Promotion?

DBS/POSB Principal Cardmembers can perform the following steps to register for the Promotion:

- (i) Log in to DBSPayLah! app, select 'Rewards' at the bottom menu bar, then tap 'Join Now' on 'Power Up Your Savings' promo banner.
- (ii) Be among the **first 50,000 Cardmembers** to successfully register your participation via the app during the Registration Period from 1 November 2021 to 31 January 2022, both dates inclusive.
- (iii) Accumulate Qualified Spend and meet the Personalised Spend Goals assigned to you within each Spend Period.
  - Spend Period 1 — 1 November 2021 to 30 November 2021 and/or
  - Spend Period 2 — 1 December 2021 to 31 December 2021 and/or
  - Spend Period 3 — 1 January 2022 to 31 January 2022

### Q2. How will I know if I have successfully registered for the Promotion?

You will see a Promotion Tracker with the Personalised Spend Goal (sample screenshot below) that will track your Qualified Spend. The Promotion Tracker will automatically reset at the start of each Qualified Spend Period.



**Q3. How is my Personalised Spend Goal determined?**

The Personalised Spend Goal is set based on Cardmember's average monthly spend made between the months of July 2021 and September 2021.

**Q4. Can I change my assigned Spend Goal?**

No. The Personalised Spend Goal assigned cannot be changed. The amount is set based on criteria such as your personal spend pattern in this case.

**Q5. If the Personalised Spend Goal assigned to me is the highest tier but I have already hit the spend for the second highest tier, will I be rewarded for spending the amount assigned to the second highest tier?**

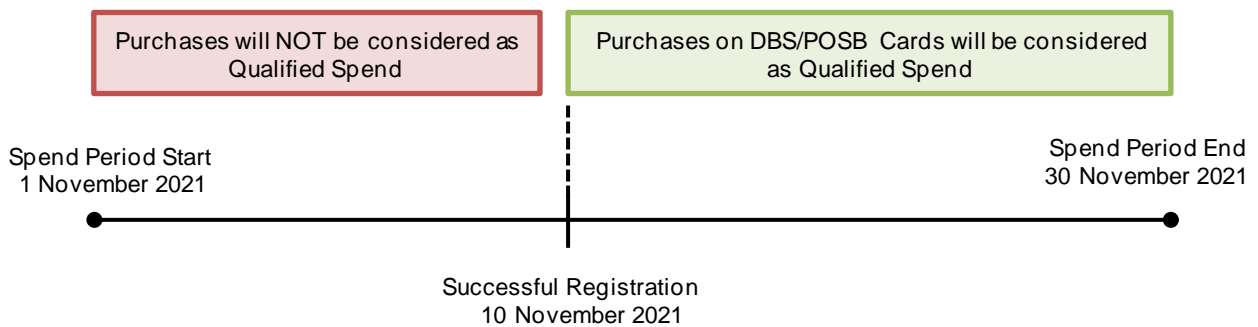
No. Everyone is assigned a tier and will *only* receive the reward if they achieve their own assigned Spend Goal.

**Q6. The campaign period is from 1 November 2021 to 31 January 2022. If I have registered in November 2021, do I need to register again in December 2021 and January 2022?**

You will only be required to register once to participate throughout the different Spend Periods within the campaign. As such, if you registered in November 2021, you will automatically be enrolled for participation in the subsequent Spend Periods within the same campaign.

**Q7. I registered for the campaign on 10 November 2021. Will my purchases made between 1 November 2021 and 9 November 2021 be counted towards the Qualified Spend?**

Only the spend that you make after a successful registration will be considered as Qualified Spend towards the Promotion. All transactions made before the date that you have registered will not be considered even if they are made within the campaign period. See illustration below:



**Q8. How will I know if I have met the minimum Qualified Spend?**

You may track your accumulated Qualified Spend through the Promotion Tracker in DBS PayLah! app. The Promotion Tracker will be updated within 3 working days after the Qualified Spend amount is posted and appears in "History" under the "My Cards" section in the app.

To access your Promotion Tracker, kindly log in to DBS PayLah! app, tap on "Rewards" at the bottom menu bar, then tap on

- 'Power Up Your Savings (Nov)' promo banner or
- 'Power Up Your Savings (Dec)' promo banner or
- 'Power Up Your Savings (Jan)' promo banner

You will also receive push notifications on DBS PayLah! app when you hit 50% and 100% of your Spend Goal. To receive notifications on DBS PayLah! app, kindly enable 'Allow Notifications' in Mobile Settings.

**Q9. How can I find the Promotion Tracker on DBS PayLah! app?**

Log in to DBS PayLah! app, select 'Rewards' at the bottom menu bar, then tap on 'Power Up Your Savings' promo banner to view the Promotion and your spend progress. The Promotion Tracker will be removed from DBS PayLah! App on the 17<sup>th</sup> calendar day after each Spend Period:

- Promotion Tracker for Spend Period 1 removed by 17 December 2021
- Promotion Tracker for Spend Period 2 removed by 17 January 2022
- Promotion Tracker for Spend Period 3 removed by 17 February 2022

**Q10. My Personalised Spend Goal is S\$800 and I have made a transaction that is S\$1,000. Why is push notification not sent to me?**

The push notification will be triggered to you via DBS PayLah! app within 3 working days once your Promotion Tracker shows that the accumulated Qualified Spend has hit 100% of your Spend Goal.. You will need to have enabled 'Allow Notifications' in Mobile Setting within DBS PayLah! app.

**Q11. I purchased an expensive item but made payment via Instalment Payment Plan (IPP). Will this transaction be a Qualified Spend?**

IPP transactions are excluded from the Qualified Spend. The full list of exclusions can be found under Clause 5 of the Promotional Terms & Conditions.

An illustration of Qualified Spend made during Promotion Period:

| Your Spend   | Spend Amount | Remark                |
|--|--------------|-----------------------|
| Accommodations eg. agoda.com, expedia.com  | S\$600       | Qualified Spend       |
| Flight tickets. eg Singapore Airlines, Trip.com  | S\$300       | Qualified Spend       |
| Movie tickets (online and offline purchase)  | S\$50        | Qualified Spend       |
| Online Shopping eg. Lazada, Shopee, ZALORA app   | S\$150       | Qualified Spend       |
| Transport rides booked via GOJEK/Grab mobile app   | S\$30        | Qualified Spend       |
| Grocery & food delivery orders eg. Deliveroo, foodpanda, GrabFood, NTUC FairPrice, RedMart | S\$50        | Qualified Spend       |
| Retail shopping in stores  | S\$600       | Qualified Spend       |
| Dine at restaurants  | S\$50        | Qualified Spend       |
| InstaRewards redemption with DBS Points/ Daily\$   | S\$80        | Not a Qualified Spend |
| Top-up of EZ-link card   | S\$50        | Not a Qualified Spend |
| Payment to SmoovPay/MoneySend, Skrill.com  | S\$50        | Not a Qualified Spend |
| Payment via AXS Station/AXS e-Station/AXS m-Station  | S\$500       | Not a Qualified Spend |
| Any payment to M1/ Singtel/ Starhub (i.e. handset and renewal of contract, bill payments)  | S\$1,200     | Not a Qualified Spend |
| IPP transaction eg. sgbuy.com  | S\$1500      | Not a Qualified Spend |

**Q12. I've made an eligible transaction today, but it is not yet reflected on the Promotion Tracker in DBS PayLah! app.**

The transaction must be first posted by the merchant. After which, it will take about 3 working days for the transaction to be updated in the Promotion Tracker. Do note that the spend is tracked based on how merchants post the transaction and as such, DBS shall not be responsible for any failure or delay in posting of sales transaction which may result in the transaction being omitted in the computation of Qualified Spend.

**Q13. Can I accumulate Qualified Spend across multiple DBS/POSB Cards?**

The minimum Qualified Spend is cumulative across all DBS/POSB card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, the Qualified Spend incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible Principal Cardmember only.

**Q14. What should I do after meeting my Personalised Spend Goal?**

You should receive a push notification on DBS PayLah! app within 3 working days once your Promotion Tracker shows that the accumulated Qualified Spend has hit 100% of your Spend Goal. The Cashback amount will be automatically credited into your card within 5 working days from the point you receive the push notification and will be credited to your card account based on the smallest 15 or 16-digit card number of the Principal Cardmember.