

## Frequently Asked Questions (“FAQs”) for DBS/POSB Recurring Bill Payments Promotion (“Promotion”)

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

The Promotion is only applicable to all customers with a principal DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card.

To participate in the Promotion, you must be amongst the first **20,000** to successfully register online at the DBS/POSB Recurring Bill Payments Promotion webpage at [go.dbs.com/sg-RBPPromo2020](http://go.dbs.com/sg-RBPPromo2020) between 1 October 2020 and 31 March 2021 (“Registration Period”).

Upon registration, you can start to charge a minimum of 2 monthly bills from any merchant(s) or Merchant Category Codes (“**Eligible Merchants & MCCs**”) listed in the table below to your DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card within each calendar month till 31 May 2021.

Category	Eligible Merchants & MCCs		
<b>Entertainment</b>	Netflix	Spotify	Viu
<b>Insurance</b>	Merchants under MCC 6300, 6381 and 6399 (e.g. AIA, AIG, Aviva, Chubb, Great Eastern Life, Manulife, MSIG, NTUC Income, Prudential, Tokio Marine)		
<b>Telecommunications</b>	Circles Life	M1	MyRepublic
	Singtel (including GOMO)	StarHub (including giga!)	
<b>Utilities</b>	Merchants under MCC 4900 (e.g. Best Electricity, Geneco, iSwitch, Sembcorp Power, Tuas Power, Union Power)		

For every S\$150 Qualifying Spend charged to your DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card within each calendar month, you will receive a S\$5 Lazada voucher (capped at S\$40 per calendar month).

If you are a Supplementary Cardmember, you will not be eligible to register for the Promotion. However, if your Principal Cardmember registers for the Promotion, monthly bills charged to your Supplementary Card will be aggregated under the Principal Card Account.

### Q2. When can I register for the Promotion?

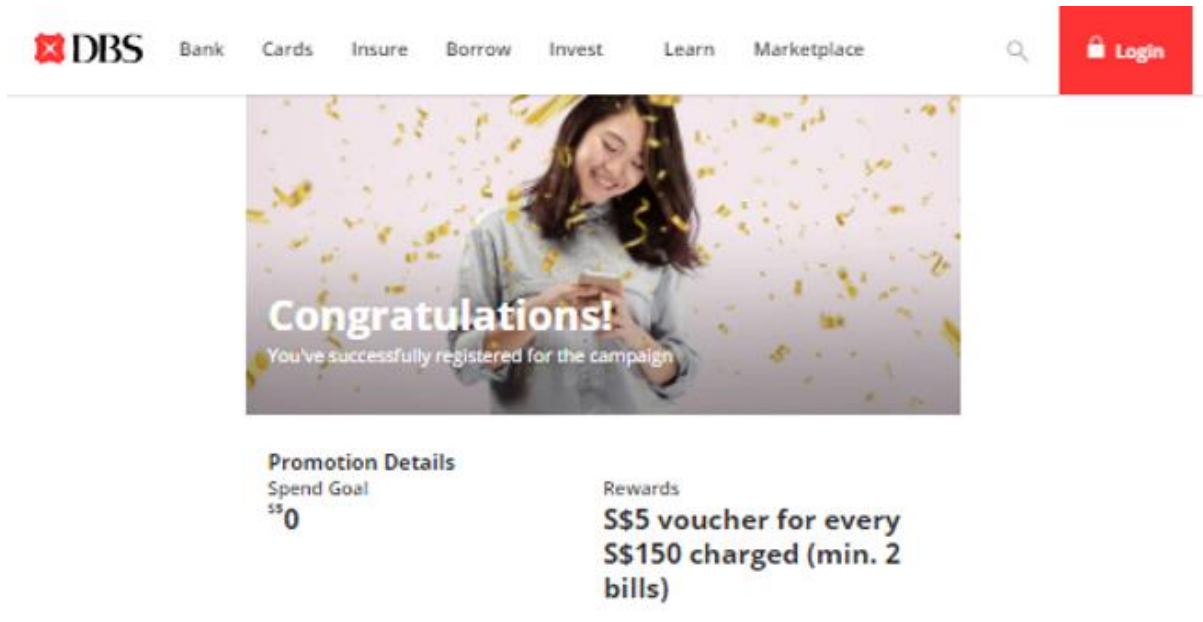
The Registration Period will be from 1 October 2020 to 31 March 2020.

### Q3. How long is the Promotion valid for?

The Promotion Period will be from 1 October 2020 to 31 May 2021.

### Q4. How will I know if I have successfully registered for the Promotion?

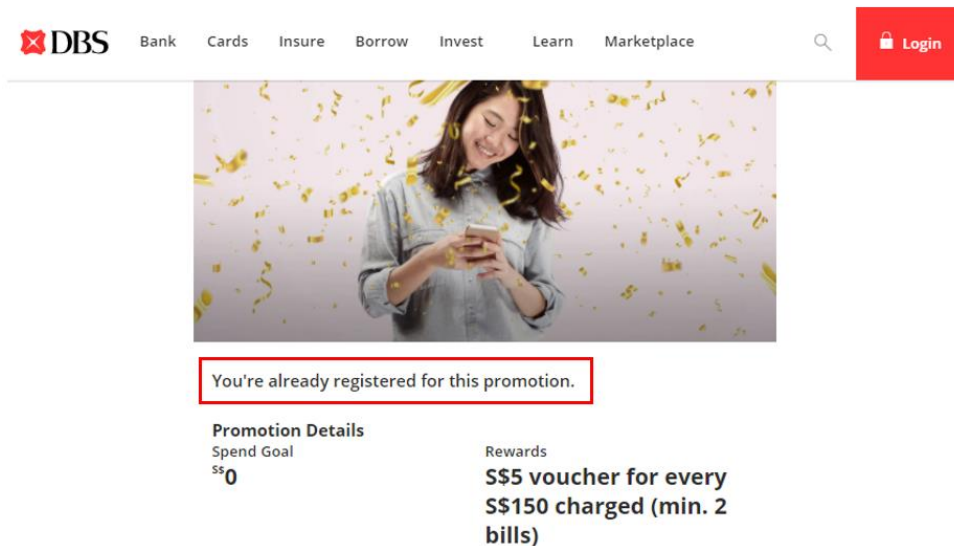
If you have registered online at the DBS/POSB Recurring Bill Payments Promotion webpage at [go.dbs.com/sg-RBPPromo2020](http://go.dbs.com/sg-RBPPromo2020), a successful registration message will appear. It will also state the Reward.



**Q5. How do I check if I have previously registered for the Promotion?**

You may click on the “Register now” button on DBS/POSB Recurring Bill Payments Promotion webpage at [go.dbs.com/sq-RBPPromo2020](https://go.dbs.com/sq-RBPPromo2020) and re-login with your iBanking user ID and PIN.

You will see that you have registered for the Promotion (refer to screenshot below).



**Q6. Why am I not able to see a spend tracker after I downloaded/ logged in to DBS PayLah! App?**

The spend tracker for the Promotion is currently not available on the DBS PayLah! App.

**Q7. The Registration Period is from 1 October 2020 to 31 March 2021. If I have registered for the Promotion in October, do I need to register again for the following months?**

You just need to register once to participate from the date of registration till the end of the Promotion Period.

**Q8. I registered for the Promotion on 15 October 2020. Will my purchases made between 1 to 14 October 2020 be counted towards the Qualifying Spend?**

Only transactions that you make after a successful registration will be considered as eligible Qualifying Spend towards the Promotion. All transactions made before registration will not be considered even if they are made within the Promotion Period.

**Q9. I have applied for a DBS Altitude Card/DBS Live Fresh Card/POSB Everyday Card on 1 November 2020. Will I be automatically registered for the Promotion?**

No, you will need to register online at the DBS/POSB Recurring Bill Payments Promotion webpage at [go.dbs.com/sq-RBPPromo2020](http://go.dbs.com/sq-RBPPromo2020), subject to availability of registration slots.

**Q10. What transactions are considered as Qualifying Spend for the Promotion?**

Only monthly bills made at the following merchant(s) or MCC(s) (“**Eligible Merchants & MCCs**”) and charged to a DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card will be considered as Qualifying Spend.

Category	Eligible Merchants & MCCs		
Entertainment	Netflix	Spotify	Viu
Insurance	Merchants under MCC 6300, 6381 and 6399 (e.g. AIA, AIG, Aviva, Chubb, Great Eastern Life, Manulife, MSIG, NTUC Income, Prudential, Tokio Marine)		
Telecommunications	Circles Life	M1	MyRepublic
	Singtel (including GOMO)	StarHub (including giga!)	
Utilities	Merchants under MCC 4900 (e.g. Best Electricity, Geneco, iSwitch, Sembcorp Power, Tuas Power, Union Power)		

Here’s an illustration of Qualifying Spend made during Promotion Period:

Your Spend	Spend Amount	Qualifying Spend?
Prudential Insurance Premium	S\$300	Yes
Sembcorp Power Bill Payment	S\$120	Yes
Spotify Subscription	S\$15	Yes
StarHub Bill Payment	S\$200	Yes
Apple Music subscription	S\$15	No
Payment via AXS Station/ AXS e-Station/ AXS m-Station	S\$300	No
Payment to M1/ Singtel/ StarHub (i.e purchase of handset, renewal of contract)	S\$1,200	No
IPP transaction	S\$1,500	No

**Q11. How do I set up a recurring bill payment?**

You can follow the steps below.

Category	Steps
<b>Entertainment</b>	1. Save your DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card on the app as the card to charge for your subscriptions
<b>Insurance Telecommunications Utilities</b>	1. Visit the website for the respective merchant 2. Look out for payment options 3. Charge your monthly bills to your DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card

**Q12. Is there a minimum spend required for each monthly bill?**

No, there is no minimum spend required for each monthly bill.

Simply charge a minimum of 2 monthly bills from the Eligible Merchants & MCCs to receive a S\$5 Lazada voucher for every S\$150 Qualifying Spend made to your DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card per calendar month. Vouchers are capped at S\$40 per calendar month.

**Q13. Can I accumulate the Qualifying Spend across my DBS Altitude Card, DBS Live Fresh Card and POSB Everyday Card?**

Yes, accumulation of Qualifying Spend is allowed across multiple DBS/POSB Cards.

**Q14. Can the transactions made by my Supplementary Cardmember be taken in consideration?**

Qualifying Spend made by a Supplementary Cardmember in respect of the Promotion shall be aggregated under the Principal Card Account.

**Q15. I have charged 1 monthly bill to my DBS Altitude Card and it meets the Qualifying Spend of S\$150. Will I receive the S\$5 Lazada voucher?**

No, you will need to charge a minimum of 2 monthly bills to your DBS Altitude Card.

**Q16. I have charged 5 monthly bills to my DBS Live Fresh Card. My total Qualifying Spend is S\$1,500. How many Lazada vouchers will I receive?**

You will receive a maximum of 8 x \$5 Lazada vouchers. Vouchers are capped at S\$40 per calendar month.

**Q17. I have charged the following to my respective DBS/POSB Cards.**

- a) 3 monthly bills with a total Qualifying Spend of S\$500 to my DBS Altitude Card
- b) 2 monthly bills with a total Qualifying Spend of S\$400 to my POSB Everyday Card

**My total Qualifying Spend across my DBS Altitude Card and POSB Everyday Card is S\$900. Will I be receiving 6 x S\$5 Lazada vouchers?**

Yes, you will be receiving 6 x S\$5 Lazada vouchers. Accumulation of Qualifying Spend is allowed across multiple DBS/POSB Cards.

**Q18. How do I know if I am entitled to receive the Lazada voucher(s)?**

An email notification will be sent to all Qualified Cardmembers based on the email address in DBS' records during the last week of the following calendar month ("Reward Notification Period").

Month	Qualifying Period	Reward Notification Period
1	1 to 31 October 2020	24 to 30 November 2020
2	1 to 30 November 2020	23 to 31 December 2020
3	1 to 31 December 2020	25 to 31 January 2021
4	1 to 31 January 2021	22 to 28 February 2021
5	1 to 28 February 2021	24 to 31 March 2021
6	1 to 31 March 2021	23 to 30 April 2021
7	1 to 30 April 2021	25 to 31 May 2021
8	1 to 31 May 2021	24 to 30 June 2021

**Q19. How do I redeem the Lazada voucher(s)?**

The email notification sent to your email address in DBS' records will contain the Promo Code(s). You will simply need to apply the Promo Code before checking out on the Lazada iOS or Android mobile applications.

**Q20. I have met the Qualifying Spend. Why am I not rewarded with the Lazada voucher(s)?**

If you did not receive the Lazada voucher(s) even though you made monthly bills at the Eligible Merchants & MCCs, it could be due to the following reasons:

- a) You did not register successfully during the Registration Period.
- b) Your Qualifying Spend made was before your successful date of registration.
- c) The transactions made did not fulfil the Qualifying Spend criteria.
- d) The transactions made were only posted to your Card Account after each Qualifying Period.

Please refer to [Terms and Conditions Governing the DBS/POSB Recurring Bill Payments Promotion](#) for the full T&Cs.

**Q21. Is my Lazada voucher(s) transferrable or exchangeable for other gifts?**

No, the Lazada voucher(s) issued is non-exchangeable and non-transferrable.