

Terms and Conditions Governing the DBS/POSB Recurring Bill Payments Promotion (“Promotion”)

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

Definitions

1. The Promotion shall run from 1 October 2020 to 31 May 2021 (“**Promotion Period**”).
2. The Promotion is only applicable to all customers (“**Eligible Cardmember**”) with a principal DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card (“**DBS/POSB Card**”).
3. “**Eligible Card**” means the principal DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card Cardmember’s card account(s) (“**Card Account**”) must not be cancelled, closed, suspended or terminated and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) with DBS throughout the Promotion Period and at the time when the Lazada voucher(s) (“**Reward**”) is sent to the customer’s email address in DBS’ records.
4. “**Qualifying Spend**” refers to selected retail transactions charged to the Card in a particular calendar month based on transaction date, provided that such transaction(s) have been posted into the Card Account as at the point of computation of the Reward(s).

Selected retail transactions refer to recurring bill payment(s) and subscription(s) made at the following merchant(s) or Merchant Category Code(s) (“**MCC**”) during the Promotion Period that are in local and foreign currencies.

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)		

It excludes posted 0% interest-free instalment plan monthly transactions (“**IPP**”), posted My Preferred Payment (“**MP3**”) instalment plan monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via internet banking and all fees charged by DBS/POSB, any refund or transaction which is subsequently reversed or re-credited (whether in whole or part) for any reason and any other transactions determined by DBS/POSB from time to time.

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.

Eligibility and Mechanics

5. To qualify for the Promotion (“**Qualified Cardmembers**”), Eligible Cardmembers must:
- Be among the first 20,000 to successfully register online at the DBS/POSB Recurring Bill Payments Promotion webpage at go.dbs.com/sq-RBPPromo2020 (“**Registration Page**”) between 1 October 2020 and 31 March 2021 (“**Registration Period**”); and
 - Charge a minimum of 2 monthly bills from any of the Eligible Merchants & MCCs to a DBS/POSB Card within each calendar month of the Promotion Period.
6. 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

7. Qualifying Spend is calculated from the date of registration via the Registration Page.
8. Each Qualified Cardmember is entitled to receive a S\$5 Lazada voucher for every S\$150 Qualifying Spend charged to a DBS/POSB Card.
9. Each Qualified Cardmember will receive up to S\$40 Lazada vouchers (“**Reward Cap**”) for each calendar month of the Qualifying Period, regardless of the total Qualifying Spend made during the Promotion Period.

Month	Qualifying Period
1	1 to 31 October 2020
2	1 to 30 November 2020
3	1 to 31 December 2020
4	1 to 31 January 2021
5	1 to 28 February 2021
6	1 to 31 March 2021
7	1 to 30 April 2021
8	1 to 31 May 2021

10. The Reward will not be awarded to an Eligible Cardmember whose Card Account is delinquent, voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before the Reward is sent to the email address in DBS’ records.

Reward Notification

11. 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

Reward Terms & Conditions

12. Lazada voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount (i.e. S\$5).
13. Cancelled orders will invalidate the use of that voucher code.
14. Lazada voucher can only be used on the Lazada iOS or Android mobile applications.
15. Lazada voucher is not applicable on delivery/shipping charges and the following categories: digital goods (e-vouchers); jewellery/gold; toddler formula (0-12 months); and over the counter (OTC) medicine).
16. Lazada voucher is not exchangeable for cash or any other items. Any value that is not fully redeemed is non-refundable.
17. Any balance payment must be made with a DBS Altitude Card, DBS Live Fresh Card or POSB Everyday Card.

General Terms & Conditions

18. For Qualifying Spend charged to a DBS/POSB 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 Qualifying Spend. These values are subject to change based on the prevailing exchange rate on the posting date.
19. The main business activity and any transaction performed at a merchant are classified under a MCC assigned by Mastercard/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 Qualifying Spend for the Reward.
20. Only posted transactions will be considered as Qualifying Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Eligible Cardmembers being ineligible for the promotion.

21. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
22. 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.
23. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
24. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
25. 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>.