

## Terms and Conditions for DBS/POSB Credit Cards eCommerce Spend Promotion (“Promotion”)

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

1. The **Promotion** is only applicable to selected DBS/POSB Principal Credit Cardmembers who are invited via Electronic Direct Mailer or Push Notification via digibank mobile (“**Invitation**”) by DBS Bank Ltd (“**DBS**”) to participate (“**Cardmembers**”).
2. **Cardmembers** will receive S\$10 cash rebate (“**Cash Rebate**”) with **5** eligible online transactions (“**Online Spend**”) made on their DBS/POSB Credit Card (“**Card**”) within 30 days from the **Invitation** date (“**Promotion Period**”).
3. **Online Spend** refers to online/eCommerce retail transactions that are in local and foreign currencies for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction, charged to the **Card** (i.e. transaction date) and posted into the **Card** account. DBS determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the **Card**.

It excludes the following:

- a. bill payments and all transactions made via AXS, SAM and eNETS;
  - b. payments to educational institutions;
  - c. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
  - d. payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
  - e. payments to hospitals;
  - f. payments to insurance companies (including but not limited to sales, underwriting and premiums);
  - g. payments to non-profit organisations;
  - h. payments to utility bill or telecommunication companies;
  - i. any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits/vouchers (including but not limited to EZ-Link, GrabPay, NETS FlashPay and Singtel Dash);
  - j. any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
  - k. any transactions related to crypto currencies;
  - l. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
  - m. payments made to CardUp, iPaymy and SmoovPay;
  - n. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys, and Pay+Earn);
  - o. pre-authorized transactions on the Card account (e.g. hotel bookings)
  - p. payments made via online banking;
  - q. payments made via telephone or mail order; and
  - r. any other transactions determined by DBS from time to time.
4. **Eligible Cardmembers** will receive a maximum S\$10 **Cash Rebate**.
  5. **Eligible Cardmembers** will receive the S\$10 **Cash Rebate** in their **Card** account with the latest transaction activity (at DBS’s discretion), within 3 months from the end of the **Promotion Period**.

6. The **Cash Rebate** shall be forfeited if the **Card** account is terminated or suspended within 3 months from the end of the **Promotion Period**.
7. The **Cash Rebate** is non-exchangeable, non-transferable and non-replaceable.
8. For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
9. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 8012) to the collection, use and disclosure of the Cardmembers' 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](http://www.dbs.com/privacy).
10. DBS may vary these terms and conditions of or suspend or terminate the Promotion at any time without any notice or liability to any party. DBS will not be obliged to enter into any correspondence on any matter concerning the Promotion.
11. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms and Conditions and DBS Card Agreement. 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/cards/tc](http://www.dbs.com/sg/cards/tc) for a copy of the DBS Cards General Promotions Terms and Conditions and DBS Card Agreement.
12. These terms and conditions are governed by Singapore law, and Cardmembers irrevocably submit to the exclusive jurisdiction of the Singapore courts.