

Terms and Conditions Governing DBS UnionPay Platinum Debit Card Acquisition Promotion (“Promotion”)

1. Campaign period is from **17 May to 31 July 2022**. (“**Campaign Period**”).
2. Eligible Cardmembers (“**New Cardmember**”) are defined as
 - a. Customers who are currently not holding on to any DBS UnionPay Platinum Debit Card and have not cancelled any DBS UnionPay Platinum Debit Card within the last 6 months.
 - b. Customers who have applied online for a DBS UnionPay Platinum Debit Card (“**Qualifying Card**”) during the Campaign Period.
3. Eligible Cardmembers shall enjoy up to an additional 5% cashback (“**Cashback**”) on all their spends during the first 30 days of their Card Approval Date.
4. Cashback is subject to a cap of S\$30 per Eligible Cardmember for this Promotion. This is in addition to the cashback cap from the DBS UnionPay Platinum Debit Card proposition.
5. Cashback will be credited within 60 days from the card approval date of the eligible customer’s Qualifying Card and reflected in the following month’s monthly Debit Card/bank account statement.
6. Cashback is calculated on Eligible Spend based on Singapore dollar denominated transaction amount on transaction date. Cancelled, disputed, refunded, reversed, unauthorised or fraudulent purchase transactions will not be eligible for Cashback.
7. Qualifying spend exclude the following transactions:
 - a. payments made via AXS (except Pay+Earn), SAM and eNETS;
 - b. payments to educational institutions;
 - c. payments to financial institutions (e.g. banks, online trading platforms and brokerages);
 - d. payments to government institutions and services (e.g. 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 (e.g. sales, underwriting and premiums);
 - g. payments to non-profit organisations;
 - h. professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys) and payment for parking lots;
 - i. payments to utility bill companies;
 - j. payments made via telephone or mail order;
 - k. any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards (e.g. CardUp, EZ-Link, iPaymy, NETS FlashPay, Razor Pay, ShopeePay, Singtel Dash and SmoovPay);
 - l. transactions related to betting (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers at racetracks);
 - m. any transactions related to crypto currencies; and
 - n. any other transactions determined by DBS from time to time.
8. The main business activity of a merchant and any transaction performed at these merchants are classified under MCC assigned by UnionPay and determined by the merchant and the merchant’s acquiring bank. The main business activity of a merchant and the assigned MCC is not determined by DBS. If any transaction is not classified under the relevant MCCs, such card transaction will not be considered as Eligible Spend for Cashback.
9. The Qualifying Card and/or primary Current or Savings Account (“**Linked CASA Account**”) must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined

by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.

10. DBS reserves the right to claw-back the Cashback amount without prior notice, at its discretion charging the full retail value of the Cashback amount, if it subsequently determines that the customer is in fact not eligible to receive the Cashback, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.
11. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.
12. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers' eligibility in the Promotion.
13. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings No correspondence or claims will be entertained.
14. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement Terms and Conditions apply. For a copy of the DBS Debit Card Agreement Terms and Conditions and DBS Cards Promotion Terms & Conditions, please visit www.dbs.com.sg/tc.