

Terms and Conditions Governing the 5% Cashback on DBS Visa Debit Card Multi-Currency Top-up Promotion (“Promotion”)

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

Definitions

1. Promotion is valid from 1 September 2022 to 31 December 2022 (“Promotion Period”).
2. Promotion is only applicable for all holders (“Eligible Cardmember”) of a DBS Visa Debit Card, DBS Treasures Visa Debit Card, DBS Treasures Private Client Visa Debit Card and DBS Private Bank Visa Debit Card (“DBS Visa Debit Card”) who have not made any top-up in the past 12 months.
3. “DBS Multi-currency Account” refers to the following accounts:
 - DBS eMulti-Currency Autosave Plus Account
 - DBS eMulti-Currency Autosave Account
 - DBS Expatriate eMulti-Currency Autosave Plus
 - DBS Expatriate eMulti-Currency Autosave Account
 - DBS Multi-Currency Autosave Plus Account
 - DBS Multiplier Account
 - DBS Multi-Currency Autosave Account
 - My Account
4. “Eligible Card” means Eligible Cardmember’s Card account must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Debit Card Agreement) throughout Promotion Period and at the time when Cashback is being credited.

Eligibility and Mechanics

5. Eligible Cardmember need to primary link his/her DBS Visa Debit Card to a DBS Multi-currency Account and perform a foreign currency wallet top-up to the same DBS Multi-currency Account within the Promotion Period to qualify (“Qualified Cardmember”).
6. The Promotion allows a Qualified Cardmember to earn a one-time 5% Cashback on the first foreign currency wallet top-up transaction.

7. The following 11 foreign currencies are eligible for 5% Cashback:
 - a) Australian Dollar (AUD)
 - b) Canadian Dollar (CAD)
 - c) Euro (EUR)
 - d) Hong Kong Dollar (HKD)
 - e) Japanese Yen (JPY)
 - f) New Zealand Dollar (NZD)
 - g) Norwegian Kroner (NOK)
 - h) Sterling Pound (GBP)
 - i) Swedish Kroner (SEK)
 - j) Thai Baht (THB)
 - k) US Dollar (USD)
8. Each Qualified Cardmember will receive up to a maximum of S\$10 Cashback, regardless of the number of DBS Visa Debit Cards he/she holds.
9. Cashback will be credited to the Qualified Cardmembers' Card Account within 60 days of the end of each calendar month of the Promotion Period.

General

10. Cardmember's Eligible Card and/or primary Current Account must be at good standing 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 suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
11. DBS reserves the right to claw-back the Cashback without prior notice if it reasonably determines that the Cardmember is not eligible for the Cashback, including where the Cashback was awarded due to an error or the transaction is cancelled.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion
14. These terms and conditions shall be read in conjunction with the DBS/POSB Debit 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/dbscardstnc for a copy of the DBS/POSB Debit Card Agreement.

15. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Cardmembers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Cardmembers 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.
16. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.