



Live more, Bank less

Terms and Conditions Governing Debit Card 3% Online Spend Promotion (“Promotion”)

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

1. Promotion runs from 1 April to 31 May 2022 (“**Promotion Period**”).
2. Promotion is open to all DBS/POSB Debit Cards (“**Eligible Cards**”).
3. As part of this Promotion, Eligible Cardmembers get to enjoy 3% cashback (“**Cashback**”) on their online spend (“**Qualifying Online Spend**”) when they meet all the following requirements during Promotion Period.
 - a. Be among the first 10,000 Eligible Cardmembers to successfully register for the Promotion via DBS PayLah! app or [DBS/POSB promotion page](#); and
 - b. Meet their personalised spend goal (“**Personalised Spend Goal**”) with any of their Eligible Cards within each calendar month (“**Spend Period**”).
 - Spend Period 1 – 1 to 30 April 2022
 - Spend Period 2 – 1 to 31 May 2022
4. Eligible Cardmembers who have successfully registered for the Promotion will be shown their Personalised Spend Goal and personalised Cashback cap on the registration confirmation page. Spend will be tracked after you successfully register for the campaign.
5. Personalised Spend Goal refers to online and offline Mastercard/UnionPay/Visa retail transactions charged to the Eligible Cards during Spend Period and posted to the Eligible Card at the point of Cashback computation.
6. Qualifying Online Spend refers to Mastercard/UnionPay/Visa retail transactions made via the internet, processed by the respective merchants/acquirers as an online transaction through Visa/UnionPay/Mastercard networks, charged to the Eligible Cards during Spend Period and posted to the Eligible Cards at the point of Cashback computation. DBS determines online transactions based on system indicators. These indicators are decided by merchants/acquirers and passed to DBS when the transaction is posted to the card.
7. Personalised Spend Goal and Qualifying Online Spend exclude:
 - a. bill payments and all transactions made via AXS, SAM, NETS, eNETS and internet banking;
 - b. payments made via CardUp, FavePay, iPaymy and SmoovPay;
 - c. payments to educational institutions;
 - d. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - e. 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);
 - f. payments to hospitals;
 - g. payments to insurance companies (including but not limited to sales, underwriting and premiums);
 - h. payments to non-profit organisations;
 - i. payments to utility bill companies;
 - j. 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, Razer Pay, ShopeePay and Singtel Dash);
 - k. betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - l. transactions related to crypto currencies;



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- m. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash withdrawals, 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);
 - 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. any transactions subsequently cancelled, voided, refunded, or reversed for any reason; and
 - q. any other transactions determined by DBS from time to time.
8. Where a cardmember has spent on more than one Eligible Card, Cashback will be based on Qualifying Online Spend across all Eligible Cards and credited to the Eligible Card with the smallest 16-digit card number within 30 days from end of each Spend Period.
 9. For illustration purposes, an Eligible Cardmember who meets his/her Personalised Spend Goal of S\$800 from 1 to 30 Apr 2022 (where S\$500 is Qualifying Online Spend) will receive S\$15 Cashback by 31 May 2022.
 10. DBS shall not be responsible for any failure or delay in posting of transactions which may result in any cardmembers being omitted from enjoying the Promotion.
 11. Cardmember's Eligible Card and/or primary Current or Savings 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.
 12. 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, the transaction is cancelled or the transaction is not an online retail spend. If the Qualifying Card and/or primary account is terminated at any time, for any reason, whether by the Cardmember or DBS, any Cashback earned will not be credited to the Cardmember's account. DBS Debit Card Agreement, DBS Cards Promotion Terms and Conditions and Terms and Conditions Governing Accounts apply, a copy of which can be found on www.dbs.com.sg.
 13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
 14. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
 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. 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 applies. For a copy of the DBS Debit Card Agreement, please visit www.dbs.com.sg/tc.

Frequently Asked Questions on Debit Card 3% Online Spend Promotion

1. How do I participate in this promotion?

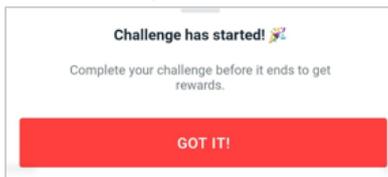
Simply be the first 10,000 DBS/POSB Debit Cardmembers to register from 1 Apr to 31 May 2022.

2. Do I need to register every month?

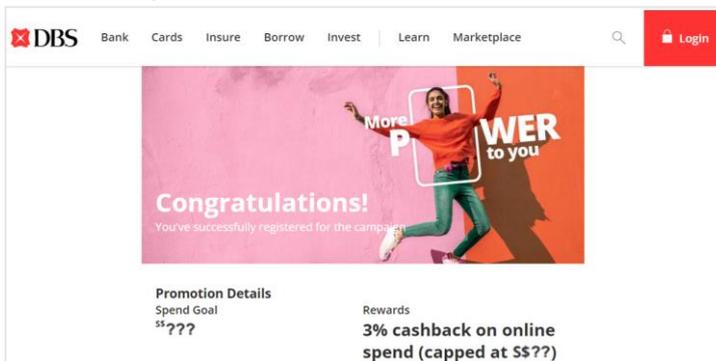
No, you only need to register once, and you will be auto enrolled for all spend periods.

3. How do I know if I have successfully registered for the promotion?

- If you registered via PayLah! app: Upon clicking the “Join now” button, a confirmation message will be shown with your monthly spend tracker, personalised spend goal and cashback cap.

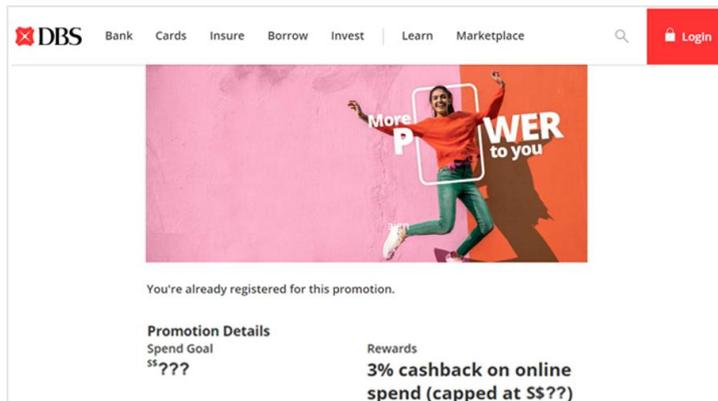


- If you registered via DBS/POSB promotion page: Upon entering your digibank credentials, a confirmation message will be shown with your monthly personalised spend goal and cashback cap.



4. I cannot remember if I have registered, or I cannot remember my spend goal/cashback cap.

- If you have PayLah! app: You can click on the “Debit Card 3% Online Spend Promo” tile on the PayLah! app. If you have already registered, you will see your monthly spend tracker, personalised spend goal and cashback cap.
- If you do not have PayLah! app: You can click on the “Register now” button on the DBS/POSB promotion page. If you have already registered, you will see the same confirmation page with your monthly personalised spend goal and cashback cap.



- 5. I registered for the promotion on 15 Apr 2022. Will my spend from 1-14 Apr 2022 be counted towards the spend goal?**
No, spend will be tracked after you successfully register for the campaign (i.e. 15 Apr 2022).
- 6. How is the personalised spend goal determined?**
It is determined based on your past spending across your DBS/POSB Debit Cards.
- 7. Can I accumulate spend across my multiple DBS/POSB Debit Cards?**
Yes, you can.
- 8. Will I get cashback on all spend that is counted towards my spend goal?**
No, cashback will be awarded on your online spend only. For illustration purposes, if your monthly personalised spend goal is S\$800 (where S\$500 is online spend), you will receive cashback on your S\$500 online spend only (i.e. S\$15).
- 9. How do I know how much cashback to receive?**
If you have met your spend goal and made eligible online spend, you will receive a PayLah! app notification with your cashback amount in the following month.