

## Terms and Conditions Governing the DBS Esso Card – Up to S\$200 Cash Rebate Acquisition Promotion (“Promotion”)

1. This Promotion is valid from 01 March to 30 June 2023. (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must fulfil the following spend criteria to receive the corresponding sign-up gifts (“**Gift**”):

<b>Gift</b> <span style="float: right;"><b>S\$200</b></span> in the form of cash rebate given Qualifying Spend Criteria is met during the Qualifying Period	
<b>Eligible Cardmembers</b>	i. Currently <u>not</u> holding on to any DBS/POSB Credit Card and have not cancelled any DBS/POSB Credit Card within the last 12 months from Card Approval Month.  ii. Apply online for a DBS Esso Card (“Card”) during Promotion Period and approved by 14 July 2023
<b>Qualifying Spend Criteria</b>	Spend a minimum of S\$500 per month on total retail transaction and with at least 1 fuel spend per month at any Esso service station in Singapore for <u>all 2 months</u> from the date of Card approval (“ <b>Qualifying Spend</b> ”)
<b>Qualifying Period</b>	Spend within the first 2 months from Card approval date, inclusive of the month of Card approval <i>E.g., If card approval date is 15 January 2023, Qualifying Period will be 15 Jan 2023 to 14 Mar 2023.</i>

<b>Gift</b> <span style="float: right;"><b>S\$50</b></span> in the form of cash rebate given Qualifying Spend Criteria is met during the Qualifying Period	
<b>Eligible Cardmembers</b>	i. Currently holding on to any DBS/POSB Credit Cards  iii. Apply online for a DBS Esso Card (“Card”) during Promotion Period and approved by 14 July 2023
<b>Qualifying Spend Requirement</b>	Spend a minimum of S\$500 per month on total retail transaction and with at least 1 fuel spend per month at any Esso service station in Singapore for <u>all 2 months</u> from the date of Card approval (“ <b>Qualifying Spend</b> ”)
<b>Qualifying Period</b>	Spend within the first 2 months from Card approval date, inclusive of the month of Card approval <i>E.g., If card approval date is 15 January 2023, Qualifying Period will be 15 Jan 2023 to 14 Mar 2023.</i>

**Qualifying Spend** refers to fuel transactions made in Esso service stations in Singapore, charged to the Card Account in a month and posted into the Card Account at the point of computation of the Qualifying Spend criteria. It excludes the following:

- Recurring bill payments,
- Posted 0% interest-free instalment plan monthly transactions,
- Posted My Preferred Payment instalment plan (“MP3”) monthly transactions,
- Interest and finance charges
- Cash withdrawal and balance transfer
- Smart cash
- Fees charged by DBS
- Association and Membership fees
- Payment to educational institutions
- Payment 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)
- Payment to insurance companies (sales, underwriting, and premiums)
- Payment to non-profit organisations
- Payment to financial institutions (including banks, online trading platforms and brokerages)
- Payment to CardUp, iPaymy, Mileslife and SmooovPay
- Payment to utility bill companies
- Payment to hospitals and professional service providers
- Payment made via AXS (except Pay+Earn) and SAM online/banking bill payment transactions, EZReload (Auto Top-Up) transactions, eNets transactions and bill payments via internet banking
- Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting, and wagers)
- Any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash)
- Any transaction related to crypto currencies
- Any other transaction effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS Bank may in its sole and absolute discretion choose to disallow
- Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at racetracks) through any channel
- Any transaction with transaction description “AMAZE\*”

Supplementary Card fuel spend can be included in the calculation of Qualifying Spend under the Principal Cardmember account.

3. Gift will be awarded to the Qualified Cardmembers’ DBS Esso Card Account within 90 days after the Qualifying Period.
4. The Gift are strictly non-redeemable for cash, non-transferable, non-assignable, non-exchangeable and non-replaceable.

5. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the Promotion.
6. DBS reserves the right to substitute or replace the Gift with another gift of similar value without giving any prior notice or liability to any party.
7. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
8. DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
9. Qualified Cardmembers 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](http://www.dbs.com/privacy).
10. Terms and conditions of Smiles Driver Rewards Programme apply, visit <http://www.essosmiles.com.sg> for full details.