

Terms and Conditions Governing DBS 6.6 Extra Bonus Day Campaign (“Promotion”)

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

Definitions

1. The DBS Extra Bonus Day shall be held on 6 June 2021.
2. The Promotion is applicable to all DBS/POSB personal Principal Credit/Debit (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
3. “**Eligible Card**” means Cardmember’s card account(s) must not be suspended, cancelled or terminated by DBS and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout the Promotion and Redemption Period.
4. “**Qualifying Spend**” refers to selected online dining transaction(s) (“**Online Dining Spend**”) that are charged to DBS/POSB Card on 6 June 2021 and posted into the Card Account by 13 June 2021.

For the avoidance of doubt, Qualifying Spend incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the eligible Principal Cardmember only.

5. **Online Dining Spend** refers to retail transaction(s) for goods and services made via the Internet or in-app and processed by the respective merchants/acquirers as an online dining transaction with the following category descriptions listed in the table below, and excludes Agriculture Cooperatives (e.g. Quan Fa Organic Farm, Farmer’s Market).

Category Description	Examples
Caterers	HappyMamaPapa Catering, Stamford Catering, Tian Wei Signature
Eating Places and Restaurants	Chope, Deliveroo, foodpanda
Drinking Places (Alcoholic Beverages) - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques	Clink Clink, Zouk
Fast Food Restaurants	Domino’s Pizza, KFC, McDelivery
Meat Markets and Retailers, Refrigerated Storage and Bulk Supply	GoodCrop, Song Fish, The Butcher
Sweets, Nuts, and Confectionery Shops	Bacha Coffee, Laderach
Dairy Products Shops	DairyFolks
Bakeries	Baker’s Brew, Edith Patisserie
Miscellaneous Food Shops-Convenience Stores and Specialty Markets	Nespresso
Package Shops-Beer, Wine, and Spirits	Crystal Wines, Paneco

Eligibility and Mechanics

6. The Promotion allows Cardmembers to earn 8% cashback (“**Cashback**”) on Qualifying Spend charged on Extra Bonus Day and posted within 7 calendar days after Extra Bonus Day (“**Qualified Cardmembers**”).
7. The maximum cashback that a Qualified Cardmember can earn is S\$8 (“**Cashback Cap**”), regardless of the number of DBS/POSB Cards that he/she has.
8. Posted refunds into the Card Account will be computed as a negative spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the Promotion.
9. Cardmembers can view their spend progress on the DBS PayLah! app. To access the spend tracker, Cardmembers will need to log in to DBS PayLah! app, tap on ‘Rewards’ at the bottom menu bar, then tap on the promotion banner. The spend tracker will be updated within 3 working days after the Qualifying Spend is reflected in the transaction history.
10. Qualified Cardmembers will receive a push notification via DBS PayLah! app within 3 working days and an email notification by 25 June 2021. To receive notifications on DBS PayLah!, Cardmembers will need to enable 'Allow Notifications' in Mobile Settings. Don't have DBS PayLah!? Download DBS PayLah! via App Store, Google Play or AppGallery.

Qualified Cardmembers who do not have the DBS PayLah! app will receive a push notification via digibank once the Qualifying Spend is made and an email notification by 25 June 2021.

Qualified Cardmembers who do not have both the DBS PayLah! app and digibank will receive a SMS notification once the Qualifying Spend is made and an email notification by 25 June 2021.

11. Cashback is computed to the nearest 2 decimal places and credited to the respective Card Account(s) with the Qualifying Spend by 18 June 2021. Cashback will be reflected in the monthly Card Account statement.

General

12. DBS determines whether a transaction is made online 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 DBS/POSB Card.
13. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code (“**MCC**”) assigned by the association scheme and determined by the merchant and the merchant's acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transactions will not be considered as Qualifying Spend for the cashback.
14. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being omitted from enjoying the Promotion.

15. DBS reserve the right at any time without giving any reason or notice to deduct, withdraw or cancel any Cashback awarded to a Cardmember without liability.
16. DBS will have the final decision on all matters regarding the Promotion.
17. DBS may change these terms or suspend/terminate the Promotion without giving any notice.
18. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
19. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. 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 Cards General Promotions Terms & Conditions.
20. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their 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 which can be found at www.dbs.com/privacy.

DBS 6.6. Extra Bonus Day Campaign (“Promotion”) Frequently Asked Questions

Q1. How can I participate in the Promotion?

It’s really easy! There is no registration required. Simply make the Qualifying Spend on your DBS/POSB Credit/Debit Card(s) (“**DBS/POSB Card**”) on Extra Bonus Day to earn an extra 8% cashback (“**Cashback**”)! Please note that the extra 8% cashback is capped at S\$8 regardless of the number of DBS/POSB Cards that you have.

Q2. When is Extra Bonus Day?

Mark your calendar! The Extra Bonus Day will be held on 6 June 2021.

Q3. What is a Qualifying Spend?

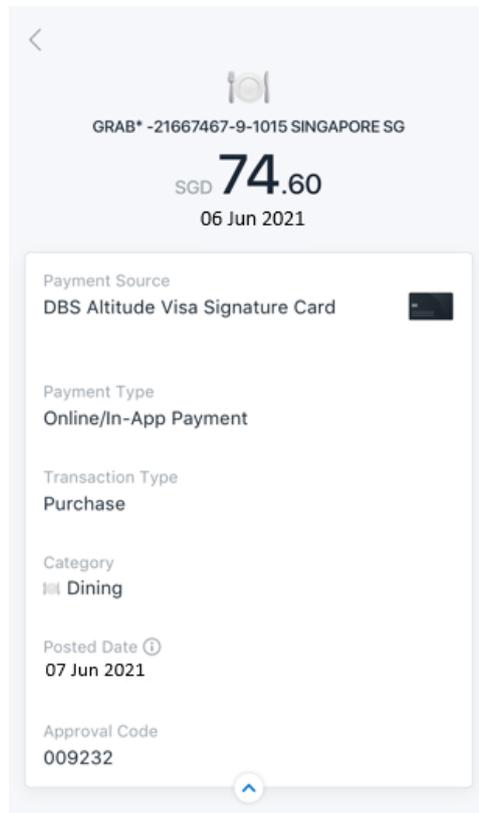
Qualifying Spend refers to selected online dining transaction(s) (“**Online Dining Spend**”) that are charged to your DBS/POSB Card on 6 June 2021 and posted into your Card Account by 13 June 2021. The best part? No minimum spend is required!

Q4. What is considered as Online Dining Spend?

Online Dining Spend refers to retail transaction(s) for goods and services made via the Internet or in-app and processed by the respective merchants/acquirers as an online dining transaction with the following category descriptions listed in the table below, and excludes Agriculture Cooperatives (e.g. Quan Fa Organic Farm, Farmer’s Market).

Category Description	Examples
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You can check the Payment Type (Online/In-App Payment) and Category (Dining) under the Transaction History in digibank to see if the transaction is considered as an Online Dining Spend.



Q5. Can I accumulate Qualifying Spend across multiple DBS/POSB Cards?

Yes! You can accumulate the Qualifying Spend across your DBS/POSB Cards on Extra Bonus Day. The Qualifying Spend incurred by a Supplementary Cardmember will be accrued to the Principal Cardmember too.

Example scenario:

DBS/POSB Card	Total Qualifying Spend on Extra Bonus Day	Cashback Earned
DBS Altitude Card	S\$32.60	S\$2.61
DBS Visa Debit Card	S\$22.80	S\$1.82
Total:	S\$55.40	S\$4.43

Q6. If I head to a restaurant directly to order takeaway, will the transaction be considered as Qualifying Spend?

No, you will not earn the extra 8% cashback if you order takeaway directly at the restaurant onsite. To earn the extra 8% cashback, you can order from the restaurant via delivery platforms such as Deliveroo, foodpanda and GrabFood.

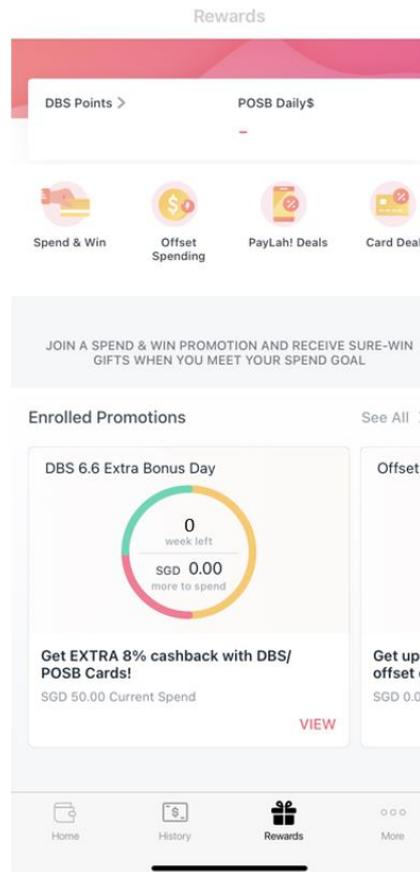
Q7. If I made payment via Instalment Payment Plan (IPP), will the transaction be considered as Qualifying Spend?

IPP transactions are excluded from the Qualifying Spend and will not earn an extra 8% cashback.

Q8. How can I find the Promotion/Spend Tracker on the DBS PayLah! app?

You will need to log in to DBS PayLah! app, tap on 'Rewards' at the bottom menu bar, then tap on the promotion banner. You will be able to view your spend progress. The spend tracker will be updated within 3 working days after the Qualifying Spend is reflected in the transaction history.

Don't have DBS PayLah!? Download the DBS PayLah! via App Store, Google Play or AppGallery.



Q9. How much cashback will I receive for the Promotion?

You will receive an extra 8% cashback of the total Qualifying Spend charged to your DBS/POSB Card(s) on Extra Bonus Day. Please note that the cashback is capped at S\$8 regardless of the number of DBS/POSB Cards that you have.

Q10. Will I be earning the extra 8% cashback on top of my DBS/POSB Card's current card benefit?

Yes! For example, if you are using your DBS Live Fresh Card that lets you earn up to 5% cashback on online spend, you will get to enjoy a whopping total of up to 13% cashback on Extra Bonus Day! This equates to up to 5% cashback under online spend and 8% extra cashback under this Promotion.

Q11. How will I know if I qualify for the Promotion?

If you have the DBS PayLah! app, a push notification via DBS PayLah! app and an email notification will be sent to you within 3 working days once you have made an eligible spend and by 25 June 2021 respectively. Please

note that you will need to enable 'Allow Notifications' in Mobile Settings to receive notifications on DBS PayLah! app. Don't have DBS PayLah!? Download the DBS PayLah! via App Store, Google Play or AppGallery.

If you do not have the DBS PayLah! app, a push notification via digibank and an email notification will be sent to you once you have made an eligible spend and by 25 June 2021 respectively.

If you do not have both the DBS PayLah! app and digibank, a SMS and email notification will be sent to you once you have made an eligible spend and by 25 June 2021 respectively.

Q12. Why did I receive multiple push notifications via the DBS PayLah! app?

You will receive a push notification via the DBS PayLah! app for each eligible transaction made on Extra Bonus Day once it is posted. Please note that you will stop receiving the push notifications once you have hit the max cashback cap of S\$8.

Q13. When will I receive the Cashback in my Card Account?

The cashback will be credited to your Card Account which you have made the eligible transaction on by 18 June 2021.