



Terms and Conditions for DBS/POSB Credit Card x Frasers Malls Promotion (“Promotion”)

1. The Promotion is valid from now to 31 January 2021 (“**Promotion Period**”).
2. Eligible Cardmembers are defined as customers who are currently **not** holding on to any DBS/POSB Credit Card and/or have not cancelled any DBS/POSB Credit Card within the last 12 months (“**New Cardmember**”).
3. To qualify for the Promotion, Eligible Cardmembers must fulfil the following qualifying criteria below to receive up to S\$200 cashback (“**Welcome Gift**”):

- a. Apply for an eligible Principal DBS/POSB Credit Card (“**Eligible Card**”) via an online application with promo code:

	S\$150 cashback	S\$200 cashback
Promo Code	Frasers150	Frasers200
Eligible Card(s)	<ul style="list-style-type: none"> • DBS Altitude Visa Signature Card • DBS Live Fresh Card • DBS Woman’s Card • DBS Woman’s World Card • POSB Everyday Card 	<ul style="list-style-type: none"> • DBS Altitude American Express Card

- b. Have the Eligible Card applied within the Promotion Period and approved by 14 February 2021; and
 - c. Charge a minimum spend of S\$800 within the first 60 days from the date of Card approval (“**Qualifying Spend**”).
4. Welcome Gift will be credited to the Card account by the end of 150 days from the date of Card approval, given that the Eligible Cardmember has fulfilled all the criteria under Clause 3.
 5. Limited to 1 Welcome Gift per Eligible Cardmember during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Not valid for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.
 6. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:
 - a. posted 0% Interest Instalment Payment Plan monthly transactions,
 - b. posted My Preferred Payment Plan monthly transactions,
 - c. interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - d. payments to educational institutions;
 - e. payments to financial institutions (including banks, online trading platforms and brokerages);
 - f. 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);

- g. payments to hospitals;
 - h. payments to insurance companies (sales, underwriting and premiums);
 - i. payments to non-profit organisations;
 - j. payments to utility bill companies;
 - k. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services advertising services, funeral service and legal services and attorneys);
 - l. any top-ups or payment of funds to payment service providers, prepaid accounts and any prepaid accounts (e.g. EZ-Link, GrabPay, NETS FlashPay, Transit Link, Singtel Dash);
 - m. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - n. any transactions related to crypto currencies; and
 - o. any other transactions determined by DBS from time to time.
7. Eligible Cardmember's card account(s) must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout Promotion Period and at the time when cashback is being credited.
 8. For avoidance of doubt, Supplementary Card spend can be included in the calculation of Qualifying Spend. But, Supplementary Cardmembers are not eligible to participate in the Promotion.
 9. Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
 10. DBS is not responsible for any failure or delay in the services provided by our campaign partner. The bank shall not be liable for any claims by the participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this promotion.
 11. DBS/POSB's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
 12. DBS/POSB will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
 13. 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.
 14. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
 15. 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 of which can be found on <https://www.dbs.com/privacy>.