

Terms and Conditions Governing the DBS Rewards Cashback Promotion (“Promotion”)

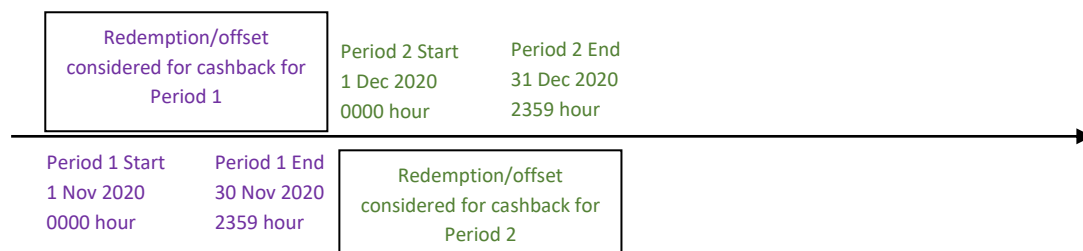
Participation in the Promotion constitutes acceptance of Terms and Conditions governing it.

1. The Promotion is organized by DBS Bank Ltd (“DBS”) and is valid from 1 November 2020 to 31 December 2020 (“Promotion Period”).

During the Promotion Period, there will be two (2) Qualifying Months (“Qualifying Period”):

- a) Qualifying Period 1 is from 1 November to 30 November 2020, both dates inclusive
- b) Qualifying Period 2 is from 1 December to 31 December 2020, both dates inclusive

2. The Promotion is for selected Cardmembers only.
3. Cardmembers must be an existing DBS/POSB Credit cardmember (“Cardmember”) whose Card account(s) (individually a “Card Account” and collectively “Card Accounts”) are not terminated or suspended with DBS.
4. First time redeemers are Cardmembers who have not offset their credit card transactions with DBS Points on DBS Lifestyle App (via ‘InstaRewards’) and/or on DBS PayLah! App (via ‘Offset with DBS Points’) (“First time redeemers”).
5. To qualify for the bonus cashback of up to 100% cashback on the first redemption and be eligible for the cashback, First time redeemers must
 - i. Make a redemption for posted credit card transaction with DBS Points via DBS PayLah!,
 - ii. Perform at least S\$10 worth of redemption/offset at the end of the Qualifying Period.
6. The bonus cashback on first redemption will only be awarded ONCE (1) during the Promotion Period and is capped at S\$7. This will be awarded within 14 days after the Qualifying period.
7. To qualify for the Tier up 60% cashback on the redemption/offset made with DBS Points in Qualifying Period 2 (December), Cardmembers must
 - i. Make at least S\$50 worth of redemption/offset for posted credit card transaction with DBS Points before 25th November 2020 of Qualifying Period 1.
8. All redemption/offset must be captured in DBS system before 2359 hour on the last day of each Qualifying Period to be considered for the cashback during that Qualifying Period.



9. Each Qualified Cardmember is entitled up to a maximum of cashback for each Qualifying Period as follows:
- Up to S\$150 cashback during Qualifying Period 1 and Qualifying Period 2; OR
 - Up to S\$240 cashback during Qualifying Period 2
(With at least S\$50 worth of redemption/ offset captured before 25th of November of Qualifying Period 1).

10. An illustration of cashback earned from performing a redemption/offset using DBS Points:

Your Spend in Qualifying Period 1	Transaction Date	Transaction Amount	Amount redeem with DBS Points	Cashback earned (30%)
Purchase on ZALORA	6 Nov 2020	S\$300	S\$300	S\$90
Spend in F&B outlet	12 Nov 2020	S\$300	S\$300	S\$60
Total cashback earned (max.)				S\$150

Your Spend in Qualifying Period 2 (if qualify for Tier up)	Transaction Date	Transaction Amount	Amount redeem with DBS Points	Cashback earned (60%)
Hotel Staycation	10 Dec 2020	S\$300	S\$300	S\$180
Spend in F&B outlet	22 Dec 2020	S\$300	S\$300	S\$60
Total cashback earned (max.)				S\$240

11. Cashback earned based on amount redeemed/ offset will be credited to Qualified Cardmembers within 6 working days after each Qualifying Period ends.
12. Qualified Cardmembers who are eligible to receive cashback will have the cashback earned credited into their Card Account under the card with the smallest card number. i.e. Smallest 15 or 16-digit card number of the Cardmember in the following order of priority: (a) DBS American Express card; (b) DBS Visa card; or (c) DBS/POSB MasterCard card.
13. In the event that the Qualified Cardmember's Card account is terminated or suspended for any reason during the Promotion Period, the said Cardmember will be disqualified from the Promotion and any cashback earned shall be automatically forfeited or cancelled.
14. Qualifying redemption/offset is only available for DBS points earning cards using DBS Points. Other DBS/POSB Loyalty Dollars such as Daily\$ are not included to earn cashback for the Promotion.

15. To make a redemption/offset, the Cardmember must login to DBS PayLah! app.

DBS PayLah! App

- Under 'Rewards' tab, click on "See all" beside "Offset with Points or Daily\$",
- Select an eligible expense made with a card that earn DBS Points,
- Click "Offset" to start the process for the redemption,
- Choose the amount to offset with their DBS Points,
- Click "Offset now" to complete the redemption.

16. Successful redemption/offset with DBS Points by Cardmembers are non-refundable and non-reversible by DBS.

General

17. DBS will have the final decision on all matters regarding the Promotion.
18. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
19. DBS makes no representation to the quality or performance of the goods and services provided by the merchants/ partners/ vendors in connection with the Promotion.
20. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
21. Participating Cardmembers hereby consent to DBS contacting registered Cardmembers at their respective mobile number(s) provided to DBS for the purposes of the Promotion. Each Cardmember understands and acknowledges that by providing such consent to DBS, DBS may contact the aforesaid Cardmember for purposes of the Promotion even if the aforesaid Cardmember's mobile number is registered on the National Do-Not-Call Register. Each Cardmember also agrees and understands that the consent given by the aforesaid Cardmember herein will replace and supersede all previous instructions given by the aforesaid Cardmember to DBS in any form, whether written or otherwise, in relation to DBS contacting the aforesaid Cardmember via the aforesaid Cardmember's respective mobile number(s).
22. These terms and conditions shall be read in conjunction with the DBS Rewards Programme Terms & Conditions and 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 Rewards Programme Terms & Conditions and/or Cards General Promotions Terms & Conditions.
23. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.

Frequently Asked Questions (FAQs) for the DBS Rewards Cashback Promotion (“Promotion”)

Q1. How do I earn cashback for the Promotion?

Perform a redemption/offset of posted credit card transaction by selecting an eligible expense under cards that earn DBS Points, choose the amount to redeem/offset with DBS Points then click 'Offset' to complete the redemption.

Q2. Can Supplementary Cardmember or anyone participate for this Promotion?

The Promotion is for selected Principal Cardmembers to participate in it.

Q3. How do I enjoy the cashback for my first redemption/offset?

Cardmember must make at least S\$10 worth of redemption/offset for credit card transactions with DBS Points and be captured in the DBS system before end of the Qualifying Period.

Q4. If I made my first redemption/offset but failed to hit S\$10 worth of redemption/offset by the end of the Qualifying Period?

Cardmember can still enjoy 30% cashback on the redemption made for credit card transaction during the Promotion Period but will no longer be eligible for the bonus cashback on the first redemption.

Q5. How do I enjoy the tier up cashback – 60% cashback on my redemption/offset?

Cardmember must make at least S\$50 worth of redemption/offset for credit card transactions with DBS Points and be captured in the DBS system before 25th November 2020 of first Qualifying Period to be eligible for the tier up campaign in the second Qualifying Period.

Q6. What if I do not hit at least S\$50 worth of redemption/offset with DBS Points before 25th of the month? What if I only hit the S\$50 worth of redemption/offset after 25th of the month?

Cardmember can continue to enjoy cashback in the second Qualifying Period but at the original 30% cashback on the redemptions.

Q7. Can I use my Daily\$ and/or other DBS/POSB Loyalty Dollars for the redemption?

Qualified redemption/offset of posted credit card transaction for the Promotion is only available for DBS points earning cards using DBS Points. Redemption with POSB Daily\$ or other DBS/POSB Loyalty Dollars will not earn cashback under this Promotion.

Q8. Do I get more cashback with multiple redemption?

The maximum cashback to be earned in a month by the qualified Cardmember is fixed regardless the number of redemption/offset made.

Your Spend	Transaction Date	Transaction Amount	Amount redeemed with DBS Points	Cashback earned (30%)
Purchase on ZALORA	6 Nov 2020	S\$300	S\$300	S\$90
Spend in F&B outlet	12 Nov 2020	S\$300	S\$300	S\$60
Total cashback earned (max.)				S\$150

Your Spend	Transaction Date	Transaction Amount	Amount redeemed with DBS Points	Cashback earned (30%)
Hotel Staycation	20 Nov 2020	S\$600	S\$600	S\$150
Total cashback earned (max.)				S\$150

Q9. When must I make the redemption for it to be considered for each Qualifying Periods?

Cardmembers need to make the redemption/offset for credit card transactions successfully before 2359 hour on the last day of each Qualifying Period in the DBS system. i.e. Successful redemption/offset posted in DBS system by 2359 hour of 30 November 2020 will be considered for Qualifying Period 1.