

## Terms and Conditions Governing the DBS/POSB Mastercard Travel Rewards ("Promotion")

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

- 1. Promotion is valid from 1 January 2024 to 31 March 2024 ("Promotion Period").
- 2. "Eligible Card(s)" include:

POSB Everyday Card	PAssion POSB Debit Card
DBS Woman's Card	HomeTeamNS-PAssion-POSB Debit Card
DBS Woman's World Card	DBS Mastercard Platinum Card
DBS Esso Card	DBS/POSB Mastercard Classic Card
SAFRA DBS Credit and Debit Card	

- 3. Promotion is applicable to all holders of an Eligible Card ("Cardmembers")
- 4. "Eligible Purchases" include transactions made using an Eligible Card at participating overseas merchants online or instore ("Merchants") following the terms and conditions of each offer.
- 5. Cardmembers are automatically enrolled; no registration is required to enjoy cashback on Eligible Purchases.
- 6. Eligible Purchases must be made in foreign currency to qualify for cashback in accordance with the terms of each offer. Transactions made in Dynamic Currency Conversion (DCC) are not eligible to enjoy cashback.
- 7. Cashback will be credited within <u>30 days</u> to Cardmember's Eligible Card which the purchase was made on.
- 8. Terms and conditions, and validity period of each Merchant offer are specified on the respective Merchants' offer webpages and should be read in conjunction with this Terms.

## **General Terms and Conditions**

- 9. Full payment must be charged in a single receipt to an Eligible Card unless otherwise stated.
- 10. Cashback awarded for transactions that are subsequently reversed will be deducted from the Card Account accordingly.
- 11. Cashback will not be awarded to a Card Account which is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever during the Promotion Period and/or cashback crediting period.
- 12. Merchants' terms and conditions apply. Please see the respective Merchant offer webpages for details and terms of participation.
- 13. Cashback are non-redeemable for cash, non-transferable, non-assignable and non-exchangeable.
- 14. DBS shall not be responsible for any failure or delay in posting of retail transactions by Merchants which may result in Cardmembers being made ineligible for the Promotion.
- 15. DBS may vary the terms and conditions or discontinue any promotion/privileges at any time without any notice or liability to any party.
- 16. DBS' decision on all matters relating to its discounts, offers, prizes, gifts, complimentary items, vouchers, rebates, redemptions and privileges shall be final and binding.
- 17. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the Merchant's goods and services. Any dispute about the same must be resolved directly with the Merchant.
- 18. DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the Merchant's goods and services or redemption or usage of the gifts.
- 19. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
- 20. DBS reserves the right at any time and at its sole discretion to vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
- 21. DBS is not an agent of the Merchant or vice versa.
- 22. All information is correct at time of print.