

## Overseas Cashback on POSB Everyday Card and DBS Woman's Cards Promotion Frequently Asked Questions ("FAQs")

### 1. When is the Promotion happening?

This Promotion is valid from 1 October 2022 to 31 March 2023 (both dates inclusive) ("**Promotion Period**").

### 2. Who is eligible for the Promotion?

The Promotion is applicable to customers with a principal POSB Everyday Card, DBS Woman's Card or DBS Woman's World Card ("**Customers**"). No registration is required.

### 3. How do I qualify for the Promotion?

Customers must make minimum S\$1,500 worth of Qualified Spend per calendar month to qualify for the promotion. Qualified Customers who have met the minimum spend requirement will earn 5% Overseas Cashback on your Overseas Spend. For the avoidance of doubt, POSB Everyday Cardmembers will earn Overseas Cashback in the form of Daily\$ Rebate awarded to the cardmember's POSB Everyday Card account. DBS Woman's Cardmembers will earn Overseas Cashback which will be automatically applied to pay part of the billed amount for that statement month.

### 4. What is considered as Qualified Spend?

Qualified Spend refers to any retail transaction(s) charged and posted to the card during the Promotion Period, excluding the transactions listed in [Clause 5 of the promotion T&Cs](#).

### 5. What is considered as Overseas Spend?

Overseas Spend is identified as **offline retail transaction(s)** made in-store, charged and posted to the card **in foreign currencies** and processed by the respective merchants/acquirers under the **Offline Shop or Offline Dine** categories, as illustrated in the table below.

Category	Description
<b>Offline Shop</b>	Apparel, Department Stores, Electronic and Computer, Personal Services, Home/Office Furnishing & Appliances, Specialty Retail, Watches & Jewellery
<b>Offline Dine</b>	Caterers, Eating Places and Restaurants, Drinking Places (excluding Fast Food Restaurants)

For the avoidance of doubt, the following transaction(s) are excluded from this Promotion:

- a) Any transaction that are converted through Dynamic Currency Conversion (DCC) or processed outside of Singapore and posted to the card in Singapore dollars;
- b) Any transaction for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction; and
- c) Any transaction that does not fall under the Shop or Dine category as described above.

### 6. I made an Overseas online spend, will I earn the 5% cashback?

No, this promotion is only applicable for offline Overseas Shop and Dine spend that was made in-store and excludes online spend. Please refer to the respective card T&Cs on other benefits you can earn on your [POSB Everyday Card](#) and [DBS Woman's Card](#).

**7. Is there a cap on the Overseas Cashback?**

Yes, each Customer can earn Overseas cashback up to a maximum of S\$15 per Card (Daily\$15 for POSB Everyday Cardmembers) per calendar month.

**8. Is this Promotion applicable to Supplementary Cardmembers?**

Supplementary Cardmember's spend will be accumulated towards the Qualified Spend under Principal Card for this Promotion.

**9. Can I accumulate my Qualified Spend across multiple transactions?**

Yes, you can accumulate Qualified and Overseas Spend over multiple transactions.

**10. I have multiple credit cards, can I enjoy the promotion more than once?**

Yes, if you are a principal cardmember of multiple eligible credit cards, simply meet the minimum spend requirement on each card to enjoy Overseas Cashback on those cards. For example, if you hold a POSB Everyday Card and DBS Woman's Card, you can enjoy Overseas cashback up to S\$30 if you meet the minimum spending requirement of S\$1,500 Qualified Spend on each card per calendar month.

**11. When will I receive the Overseas Cashback?**

Overseas Cashback will be credited to your Card within 60 days from the end of each calendar month. Please refer to your credit card statement for the Overseas Cashback which will be awarded with the description "Overseas Cash Rebates" for POSB EverydayCard and "Overseas Cashback" for DBS Woman's Card.