



Terms and Conditions Governing My Preferred Payment Plan's Sweeter Deals Cash Rebate Promotion ("Promotion")

Definitions, Eligibility and Mechanics

1. The **Promotion** is valid from 1 January 2024 to 31 March 2024 (both dates inclusive) ("**Promotion Period**") and is only applicable to DBS/POSB Principal Credit Cardmembers and DBS/POSB Primary Account holders, not applicable for DBS Commercial Cardmembers.
2. Eligible Customers are defined as customers who are new users ("**New Users**") of My Preferred Payment Plan ("**MP3**") and have registered for the Sweeter Deals campaign ("**Eligible Customers**"). **New Users** are defined as customers who have not applied for an MP3 within the last 12 months of **Promotion** start date.
3. **MP3** program consists of:
 - a. **MP3 Cards** where application is only applicable for retail transactions charged to a DBS/POSB Credit Card ("**Card Account**") and instruction has to be given by Principal Cardholder.
 - b. My Preferred Payment Plan from Savings Account ("**MP3 CASA**") where application is only applicable for transactions sighted in Savings Account and instruction has to be given by Principal Cardholder. **MP3 CASA** application is applicable for income tax, insurance premium and payments for school fees only.
4. The S\$30 cash rebate, and an additional 1% cash rebate (up to S\$30) of the plan amount ("**Cash Rebate**") shall be awarded to the first 5,000 **Eligible Customers** who have signed up successfully for 12-months instalment plan (**MP3 Cards** or **MP3 CASA**) and above with minimum plan amount of S\$1,000 during **Promotion Period**.
5. **Eligible Customer** is only entitled to one **Cash Rebate** regardless of the number of plans applied during **Promotion Period**.
6. For the avoidance of doubt, the **Cash Rebate** cannot be stacked on top of other existing promotions, i.e. My Preferred Payment Plan 1% Cash Rebate Promotion valid from 1 January 2024 to 29 February 2024 (both dates inclusive).
7. The **Cash Rebate** will be credited within 2 months from the **Promotion** end date.
8. DBS reserves the rights to terminate the **Promotion** at any point of time.
9. DBS Points/Cash Rebates will not be awarded for fees/charges arising from the **MP3** application.
10. An administrative charge of S\$150 will be levied for change in tenure, early repayment and/or **Card Account** termination/closure. In the event of **Card Account** termination/closure, the outstanding balance under the **MP3** shall become payable immediately.
11. DBS may vary these Terms and Conditions and may discontinue the **MP3**, without notice or liability to any party.

12. These Terms and Conditions shall form part of the applicable terms and conditions governing the use of the **Card Account** and shall be construed and interpreted accordingly.
13. These Terms and Conditions are governed by Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.
14. A person who is not party to these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.

Terms and Conditions Governing MP3 Cards

1. A one-time non-refundable processing fee applies based on the table below.

Tenure	3 months	6 months	12 months	18 months	24 months
One-Time Processing Fee* (based on the transaction amount)	2%	3%	5%	6%	6%
Effective Interest Rate	12.08% p.a.	10.43% p.a.	9.50% p.a.	7.86% p.a.	5.98% p.a.

*Processing fee is applicable for each approved application.

2. **MP3 Cards** application is not applicable for transactions made on a DBS/POSB Debit Card, Cash Advance, Balance Transfer, Payment via iBanking, 0% Instalment Payment Plan, PayPal transactions, financial/security/investment related transactions that fall under Merchant Category Codes 6012, 6051, 6211, 4829 and such other transactions as DBS may determine.
3. Minimum amount required for **MP3 Cards** application is S\$100 (in a single transaction). Maximum combined of 10 transactions is allowed per **MP3 Cards** application.
4. **MP3 Cards** application is only applicable for unbilled retail transactions and retail transactions reflected in latest statement.
5. **MP3 Cards** application with incomplete fields and/or incorrect information given will not be processed. The application is subject to DBS's approval.
6. Transactions in foreign currency will be converted to Singapore dollar based on DBS's prevailing exchange rates and the **MP3 Cards** application will be based on the Singapore dollar amount.
7. DBS Points/Cash Rebates will not be awarded for transactions utilized to qualify for the **MP3 Cards**. Any DBS Points/Cash Rebates which were awarded as such will be reversed.

Terms and Conditions Governing My Preferred Payment Plan (Savings Account) ("MP3 CASA")

1. A one-time non-refundable processing fee ("**Fee**") may be charged on your transaction amount for each approved transaction. The **Fee** offered is determined for each customer as part of your application and may differ from the rate offered to other customers. **Fee** will be disclosed at point of tenure selection during the application process. The **Fee** may be amended by us from time to time at our discretion provided that the **Fee** will be disclosed to you when you use the Service.
2. Minimum amount required for **MP3 CASA** application is S\$1,000 (in a single transaction). The amount that is converted into instalment will be credited into the same Savings account that the transaction was selected.
3. **MP3 CASA** application is only applicable for transactions that are posted in the Savings account within 30 days from date of application.
4. **MP3 CASA** application with incorrect information given will not be processed. The application is subject to DBS' approval.
5. Transactions in foreign currency will be converted to Singapore dollar based on DBS' prevailing exchange rates and the **MP3 CASA** application will be based on the Singapore dollar amount.
6. For **MP3 CASA** application with DBS Points option chosen, DBS Points will be awarded for the monthly posted **MP3 CASA** amount based on the rate of 0.75 DBS points per 1 SGD on points rewards cards. DBS Rewards Programme Terms & Conditions apply.