

Frequently Asked Questions (“FAQs”) for the DBS/POSB Power Up Your Travels Promotion (“Promotion”)

1. When is the Promotion happening?

The Promotion will run from 26 May 2023 to 31 January 2024 (“Promotion Period”) and includes 2 Spend Periods:

- a) **[Concluded]** 26 May 2023 to 31 August 2023 (“Spend Period 1”)
- b) 1 September 2023 to 31 January 2024 (“Spend Period 2”), all dates inclusive.

2. Who can participate in the Promotion?

The Promotion is only applicable to customers with a principal DBS/POSB Credit or Debit Card (“Card”).

3. Is the Promotion applicable for my Supplementary Cardmember(s)?

Your Supplementary Cardmember(s) are not eligible to participate in the Promotion. However, spend made on your Supplementary Card(s) can be considered towards the Minimum Spend Requirement and Overseas Spend under this Promotion.

4. How do I qualify to participate in the Promotion? Is there a minimum spend requirement to earn up to additional 1 DBS Point/5% cashback per S\$1 on Overseas Spend?

To qualify for the Promotion, you must:

- a) Login to DBS PayLah! app, select ‘Rewards’ at the bottom menu bar, then tap ‘Join Now’ on ‘DBS/POSB Power Up Your Travels’ promotion banner.
- b) Be one of the first 44,300, cardmembers to register for the Promotion via the DBS PayLah! app during the Promotion Period;
- c) Meet the Pre-Trip Travel Spend of S\$800 (“Minimum Spend Requirement”) from the date of registration during the Promotion Period; and
- d) Use your Card overseas to earn additional 1 DBS Point/5% cashback per S\$1 on your foreign currency spend during the Promotion Period.

5. How will I know if I have successfully registered for the Promotion?

Upon successful registration, a Promotion Tracker with the Spend Goal will be reflected in the Rewards page on your DBS PayLah! app.

6. The Promotion Period is from 26 May 2023 to 31 January 2024. If I have registered in May 2023, do I need to register again in September 2023?

If you have met your Pre-Trip Travel Spend Goal in Spend Period 1, your Rewards Booster will automatically be awarded for Spend Period 1 and 2. No registration is required for Spend Period 2.

7. I registered for the Promotion on 20 September 2023. Will my purchases made from 1 – 19 September 2023 be counted towards the Pre-Trip Travel Spend?

Only the spend that you make after a successful registration via DBS PayLah! app will be considered as Qualified Spend towards the Promotion. All transactions made before the date that you have registered will not be considered even if they are made within the Promotion Period.

8. How will I know if I have met my Qualified Spend and unlocked my Rewards Booster?

You will receive a push notification within 3 working days once you have met the Pre-Trip Travel Spend Goal to notify that you have unlocked your Rewards Booster. Your DBS PayLah! Spend Tracker will also display 'Goal Met'.

9. I received the push notification telling me I have unlocked my Rewards Booster on 1 November 2023, is my Rewards Booster activated immediately?

Yes, your Rewards Booster takes effect immediately after you have received the push notification.

10. I unlocked my Rewards Booster on 1 November 2023. Will my foreign currency spend during my trip in September and October 2023 be eligible for the Rewards Booster?

Only the spend that you make after you have unlocked the Rewards Booster will be considered as Overseas Spend towards the Promotion. All transactions made before the date that you qualify will not be considered even if they are made within the Promotion Period.

11. How do I earn the accelerated rewards on Overseas Spend?

Just start charging to your Participating Cards to earn the accelerated rewards, which is either of the below listed, in accordance with [Terms and Conditions Governing the DBS/POSB Power Up Your Travels Promotion](#):

	DBS Points	Cashback
Overseas spend <i>(Point-of-sale transactions made during the registered month of the Promotion Period)</i>	1 DBS Points for every S\$1 overseas spend in foreign currency	5% cashback for every S\$1 overseas spend in foreign currency

12. Is there a cap or a maximum spend per registered month for the Rewards Booster to be awarded?

The maximum Rewards you will receive for each Spend Period will be:

- a. 2,800 DBS Points; or
- b. S\$80 cashback

13. Can I choose which rewards type I can receive?

No, your reward type (DBS Points/ cashback) is assigned based on your DBS/POSB Cards product holdings and cannot be changed during the Promotion Period.

14. Can I earn both the bonus DBS Points and cashback from Rewards Booster?

No, you will be allocated to one reward type and can only earn either bonus DBS Points or cashback.

15. What transactions are considered under the Minimum Spend Requirement?

Minimum Spend Requirement refers to retail transaction(s) charged to the Card that falls under the following category descriptions listed in the table below, which includes:

	Category Description	Examples
Pre-Trip Travel Spend	Airlines	Air Asia, Air New Zealand, British Airways, Cathay Pacific, Emirates, Jetstar, Qantas, Qatar Airways, Scoot, Singapore Airlines
	Hotels / Lodgings	Accor Live Limitless, Ascott Group, Hilton Hotels & Resorts, Marriott International, Pan Pacific Hotels Group
	Tour Agencies	Agoda, Booking.com, Expedia, KKday, Klook, Traveloka, Trip.com

This excludes:

- a) Transactions from fuel, public transportation (buses, trains & taxis) and car rental;
- b) posted 0% interest-free instalment plan monthly transactions (“**IPP**”);
- c) posted My Preferred Payment instalment plan monthly transactions (“**MP3**”);
- d) travel insurance purchases;
- e) top-ups to mobile wallets (YouTrip, Revolut etc);
- f) any transaction that is subsequently cancelled, voided, refunded or reversed (“**Refunded Transactions**”) for any reason.

Refunded Transactions will be deducted from the Minimum Spend Requirement, when computing any DBS Points/cashback to be awarded.

16. Can I accumulate the Minimum Spend Requirement across multiple DBS/POSB Cards?

Yes, transactions made on ‘Participating Cards’ found in your Promotion in DBS PayLah! app will be considered towards the Minimum Spend Requirement. For the avoidance of doubt, the Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the eligible Principal Cardmember only.

17. What transactions are considered as Overseas Spend and will qualify for Rewards Booster?

Overseas Spend refers to cards transactions made overseas at point-of-sale in foreign currency but excludes the following listed in **Clause 7 of the Terms and Conditions**. Cards transactions made overseas but effected or charged in Singapore dollars and online transactions effected in foreign currencies will not be considered as Overseas Spend.

This includes payments made via contactless (i.e., tapping the Card or phone against a contactless enabled Point-of-Sale terminal), inserting the Card into a chip card reader or by swiping the magnetic stripe on a Point-of-Sale terminal.

18. Is the Overseas Spend considered as part of the Minimum Spend Requirement?

No, there is no minimum spend criteria for Overseas Spend.

19. Where can I check my spend progress to know if I qualify for the Rewards Booster?

You can track your Minimum Spend Requirement on the DBS PayLah! app under the 'Rewards' page. The spend tracker will be updated within 3 working days after the Minimum Spend Requirement is reflected in the transaction history.

Don't have DBS PayLah! app? Download DBS PayLah! via App Store, Google Play or App Gallery.

20. I have met the Minimum Spend Requirement and made overseas spend in foreign currency. When will I receive the additional DBS Points/cashback on the Overseas Spend?

The Rewards Booster will be credited to the Card Account by the following dates:

- a) 15 September 2023 for Eligible overseas spend made in Spend Period 1
- b) 15 February 2024 for Eligible overseas spend made in Spend Period 2

21. I have met my Minimum Spend Requirement and unlocked the Rewards Booster in Spend Period 1, do I need to accumulate the S\$800 Pre-Trip Travel Spend again in Spend Period 2?

No, you will be automatically eligible for Rewards Booster in Spend Period 2 and can continue to earn accelerated rewards for your overseas spend in foreign currency.

22. How will I know the number of DBS Points or the amount of cashback have I earned during the Promotion Period?

A push notification will be sent to you via the DBS PayLah! app within 15 days from the end of each Spend Period.

23. Is the DBS Points/cashback earned from Rewards Booster on top of what I will earn from my usual Cards rewards?

Yes, rewards awarded from Rewards Booster is on top of what you will receive from your card rewards.

Example Scenario 1: You made the following transactions on your DBS Altitude Card:

Spend Category	Amount	Rewards Earned
Pre-Trip Travel Spend	S\$1,000 on online flights and hotels bookings	✓ Reward from DBS Altitude Card benefits: 2.2 miles * S\$1,000 = 2,200 miles ✓ Unlock Rewards Booster
Overseas spend in foreign currency	S\$2,500	✓ Reward from DBS Altitude Card benefits: 2.2 miles * 2,500 = 5,500 miles

		✓ Additional reward from Rewards Booster = $1 \text{ DBS Point} * 2,500 = 2,500$ DBS Points which is equivalent to 5,000 miles
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Example Scenario 2: You made the following transactions on your DBS Visa Debit Card:

Spend Category	Amount	Rewards Earned
Pre-Trip Travel Spend	S\$800 on bookings through travel agencies	✓ Unlock Rewards Booster
Overseas spend in foreign currency	S\$1,000	✓ Reward from DBS Visa Debit Card benefits: $2\% \text{ cashback} * \text{S}\$1,000 = \text{S}\$20$ cashback ✓ Additional reward from Rewards Booster = $5\% \text{ cashback} * \text{S}\$1,000 = \text{S}\$50$ cashback