

## Terms and Conditions Governing the DBS/POSB Power Up Your Travels Promotion (“Promotion”)

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

### Definitions

- The Promotion shall run from 26 May 2023 to 31 January 2024 (“**Promotion Period**”) across 2 Spend Periods:
  - [Concluded]** 26 May 2023 to 31 August 2023 (“**Spend Period 1**”)
  - 1 September 2023 to 31 January 2024 (“**Spend Period 2**”)
- The Promotion is applicable to all DBS/POSB personal Principal Credit/Debit (“**DBS/POSB Card**”) Cardmembers (“**Eligible Cardmembers**”).
- “**Eligible Card**” means the Cardmember’s DBS/POSB Card account(s) (“**Card Account**”) must not be suspended and in good standing (i.e., to abide by the terms and conditions listed in the DBS Card Agreement) throughout the Promotion Period.
- “**Participating Cards**” means DBS/POSB Cards that Eligible Cardmembers are tagged to in their DBS PayLah! App.
  - For Cardmembers tagged under the “**DBS Points**” category, Participating Cards include DBS Altitude American Express® Card, DBS Altitude Visa Signature Card, DBS Insignia Card, DBS Treasures Black Elite American Express® Card, DBS Vantage Card, DBS Woman’s Card, and DBS Woman’s World Card.
  - For Cardmembers tagged under the “**Cashback**” category, Participating Cards include POSB Everyday Card, DBS Esso Card, DBS Live Fresh Card, DBS Live Fresh Student Card, DBS Takashimaya American Express® Card, DBS Takashimaya Visa Card, DBS yuu American Express® Card, DBS yuu Visa Card, SAFRA DBS Card, DBS Takashimaya Debit Card, DBS UnionPay Platinum Debit Card, DBS Visa Debit Card, HomeTeamNS-PAssion-POSB Debit Card, PAssion POSB Debit Card, and SAFRA DBS Debit Card.
- “**Pre-Trip Travel Spend**” refers to in-store and online travel transaction(s) in local and/or foreign currencies that are charged to Eligible Cards and posted by 10 February 2024 with the following category descriptions listed in the table below.

	Category Description	Examples	Exclusions
Pre-Trip Travel Spend	Airlines	Air Asia, Air New Zealand, British Airways, Cathay Pacific, Emirates, Jetstar, Qantas, Qatar Airways, Scoot, Singapore Airlines	Transactions from fuel, public transportation (buses, trains & taxis) and car rental will not be included as Travel spend
	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	

6. **“Minimum Spend Requirement”** refers to Pre-Trip Travel Spend that are charged to Eligible Cards and posted by 10 February 2024, but excludes:
- a) posted 0% interest-free instalment plan monthly transactions (**“IPP”**);
  - b) posted My Preferred Payment instalment plan monthly transactions (**“MP3”**);
  - c) interest, finance charges, cash withdrawal, cash advance, balance transfer, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via internet banking and all fees charged by DBS; and
  - d) 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.

7. **“Overseas Spend”** refers to card transaction(s) made overseas at point-of-sale in foreign currency that are charged to Eligible Cards and posted by the 10<sup>th</sup> day after each spend period, but excludes:
- a) card transactions made overseas but effected or charged in Singapore dollars via Dynamic Currency Conversion;
  - b) online transactions effected in foreign currencies;
  - c) payments made via AXS (except Pay+Earn), SAM and eNETS;
  - d) payments to educational institutions;
  - e) payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
  - f) payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
  - g) payments to hospitals;
  - h) payments to insurance companies (including but not limited to sales, underwriting and premiums);
  - i) payments to non-profit organisations;
  - j) payments to utility bill companies;
  - k) any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay & Singtel Dash);
  - l) any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
  - m) any transaction related to cryptocurrencies;
  - n) any transaction with transaction description **“AMAZE\*”**;
  - o) instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
  - p) any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
  - q) any other transaction determined by DBS from time to time.
8. **“Rewards Booster”** refers to:
- a) additional 2 miles (awarded in the form of DBS Points) for every S\$1 Overseas Spend for Eligible Cardmembers tagged under the **“DBS Points”** category, rounded down to the nearest number, and capped at 5,600 miles (2,800 DBS Points) for each spend period; or
  - b) additional 5% cashback for every S\$1 Overseas Spend for Eligible Cardmembers tagged under the **“Cashback”** category, rounded down to the nearest number, and capped at S\$80 cashback for each spend period.

**Eligibility and Mechanics**

9. Principal Cardmembers must fulfil the following mechanics to qualify for the Promotion as a Qualified Cardmember (“**Qualified Cardmember**”):
- a) Log in to DBS PayLah! app, select ‘Rewards’ at the bottom menu bar, then tap ‘Join Now’ on ‘DBS/POSB Power Up Your Travels’ promotion banner. For new users, download DBS PayLah! via App Store, Google Play or AppGallery.
  - b) Be among the first 44,300 Principal Cardmembers to successfully register your participation via the app within the Registration Period. Qualified Spend will only be tracked after successful registration of the Promotion. All transactions made before the date that Cardmember has registered will not be considered even if they are made within the Spend Period.
  - c) Unlock your Rewards Booster by accumulating Qualified Spend and meet the Spend Goal within Spend Period(s) as shown in the table below (“**Reward**”).

<b>Spend Period 1</b> 26 May 2023 – 31 August 2023	
<b>Pre-Trip Travel Spend Goal</b>	<b>Rewards Booster</b>
S\$800	Either: <ul style="list-style-type: none"> <li>a) additional 2 miles (awarded in the form of DBS Points) for every S\$1 Overseas Spend for Eligible Cardmembers tagged under the “<b>DBS Points</b>” category, rounded down to the nearest number, and capped at 5,600 miles (2,800 DBS Points) for each spend period; or</li> <li>b) additional 5% cashback for every S\$1 Overseas Spend for Eligible Cardmembers tagged under the “<b>Cashback</b>” category, rounded down to the nearest number, and capped at S\$80 cashback for each spend period.</li> </ul>

<b>Spend Period 2</b> 1 September 2023 – 31 January 2024	
<b>Pre-Trip Travel Spend Goal</b>	<b>Rewards Booster</b>
S\$800	Either: <ul style="list-style-type: none"> <li>a) additional 2 miles (awarded in the form of DBS Points) for every S\$1 Overseas Spend for Eligible Cardmembers tagged under the “<b>DBS Points</b>” category, rounded down to the nearest number, and capped at 5,600 miles (2,800 DBS Points) for each spend period; or</li> <li>b) additional 5% cashback for every S\$1 Overseas Spend for Eligible Cardmembers tagged under the “<b>Cashback</b>” category, rounded down to the nearest number, and capped at S\$80 cashback for each spend period.</li> </ul>

10. Each Qualified Cardmember in Spend Period 1 and Spend Period 2 combined is entitled to earn up to 5,600 DBS Points or S\$160 cashback during the Promotion Period as follows:
- a) Additional 1 DBS Point for every S\$1 Overseas Spend charged, capped at 2,800 DBS Points in Spend Period 1

- and 2,800 DBS Points in Spend Period 2; or
- b) Additional 5% cashback for every S\$1 Overseas Spend charged, capped at S\$80 cashback in Spend Period 1 and S\$80 cashback in Spend Period 2.
11. Each Qualified Cardmember in Spend Period 2 is entitled to earn up to 2,800 DBS Points or S\$80 cashback during Spend Period 2 as follows:
- a) Additional 1 DBS Point for every S\$1 Overseas Spend charged, capped at 2,800 DBS Points in Spend Period 2 or;
  - b) Additional 5% cashback for every S\$1 Overseas Spend charged, capped at S\$80 cashback in Spend Period 2.
12. The Travel MCC Spend Goal is the sum of Qualified Spend across Participating Card(s) under the Qualified Cardmember during the Promotion Period.
13. Qualified Cardmembers who have unlocked their Rewards Booster in Spend Period 1 will automatically unlock their Rewards Booster for Spend Period 2.
14. Qualified Cardmembers who have registered for Spend Period 1 and did not unlock Rewards Booster will have to Register for Spend Period 2 and spend a minimum of S\$800 starting from date of registration for Spend Period 2 in order to unlock Rewards Booster.

#### **Redemption**

15. Qualified Cardmembers will unlock their Rewards Booster after the Minimum Spend Requirement for Pre-Travel Spend is met.
16. Rewards Booster earned by each Qualified Cardmember will be credited to the Card Account by 15 September 2023 for Spend Period 1 and by 15 February 2024 for Spend Period 2. Bonus DBS Points/cashback awarded is non-exchangeable, non-transferrable and non-replaceable.
- a) For Eligible Cardmembers tagged under the “**DBS Points**” category, the additional 2 miles (awarded in the form of DBS Points) for every S\$1 Overseas Spend will be rounded down to the nearest number and credited to the smallest card number among the Participating Card(s) that the Qualified Cardmember has.
  - b) For Eligible Cardmembers tagged under the “**Cashback**” category, the additional 5% cashback for every S\$1 Overseas Spend will be rounded down to the nearest number and credited to the Qualified Cardmember’s active Credit or Debit Card that was last transacted on within 5 working days after he/she receives a push notification via DBS PayLah! app that he/she has earned the Rewards Booster (“**last active Card Account**”).
17. Each Qualified Cardmember is entitled to enjoy one Rewards Booster for each spend period, regardless of the total Overseas Spend made in that spend period.
18. Any Rewards Booster awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.
19. Rewards Booster will not be awarded to an Eligible Cardmember whose Card Account is delinquent, voluntarily, or involuntarily closed or terminated or suspended for any reasons whatsoever before the Rewards Booster is awarded into the Card Account.

20. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Minimum Spend Requirement and Overseas Spend under this Promotion and accrued to the Eligible Cardmember.
21. Calculation of Minimum Spend Requirement and Overseas Spend is based on the transaction date of the retail spend charged to the Card Account.

#### **General Terms & Conditions**

22. Only posted transactions captured from the date of registration during the Promotion Period will be considered as Pre-Trip Travel Spend or Overseas Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in an Eligible Cardmember being ineligible for the Promotion.
23. For non-Singapore dollar Qualified Spend charged to a Card, the transaction amount posted in the Cardmember's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualified Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
24. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code ("MCC") assigned by the association scheme and determined by the merchant and the merchant's acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under the relevant MCC, such transactions will not be considered as Pre-Trip Travel Spend to unlock the Rewards Booster and/or Overseas Spend.
25. DBS reserves the right at any time without giving any reason or notice to deduct, withdraw, or cancel any DBS Points/ cashback awarded without liability. Qualified Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.
26. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
27. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
28. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
29. These terms and conditions shall be read in conjunction with the DBS 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](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions.
30. All Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on <http://www.dbs.com/privacy>.