

Terms and Conditions for DBS/POSB Credit Cards Cash Rebate Promotion (“Promotion”)

These terms and conditions govern the **Promotion**. Participation in the **Promotion** constitutes acceptance of these Terms and Conditions.

1. The Promotion is only applicable to selected DBS/POSB principal Credit Cardmembers (“**Cardmembers**”) who are invited (“**Invitation**”) by DBS Bank Ltd (“**DBS**”) to participate.
2. Mechanics of the Promotion are as follow:
 - a The Promotion Period for this campaign will be from 1st January to 31st January 2021 (“**Promotion Period**”).
 - b Cardmembers must register successfully to participate in this Promotion.
 - c Qualifying spend will only be tracked after successful registration of the Promotion.
 - d Cardmembers who have successfully registered to participate in the Promotion (“**Qualified Cardmembers**”) will be eligible to receive S\$100 Cash Rebate if they spend a minimum spend of S\$3,000 during the Promotion Period after registration.
 - e Qualified Cardmembers must meet the Spend Goal on the DBS PayLah! App to be eligible to receive Cash Rebate of S\$100 for the Promotion Period (“**Cash Rebate**”).
3. To determine the qualifying amount (within the Promotion Period) eligible for the Cash Rebate:
 - a Qualifying transactions to calculate eligible Cash Rebate can be accumulated on both principle and supplementary Cards.
 - b Qualifying transactions include local and foreign retail transactions, cash sales, cash withdrawals and fund transfers but exclude interests, finance charges, late charges, balance transfers, monthly instalments of instalment loans, posted 0% interest-free monthly instalment plan, bill payments, unposted/ cancelled/ disputed/ refunded transactions, all fees charged by DBS and any other transactions determined by DBS from time to time.
4. Qualified Cardmembers who are eligible to receive Cash Rebate will have their Cash Rebate credited in their Card account (smallest 15 or 16-digit card number of the principal cardmember) in the following order of priority: (a) DBS American Express card; (b) DBS Visa card; or (c) DBS/POSB Mastercard card within 2 months of campaign end date.
5. The Cash Rebate shall be forfeited if the Cardmembers’ Cards account is terminated or suspended during the Promotion Period and/or within 1 month of promotion end date.
6. The Cash Rebate is non-exchangeable, non-transferable and non-replaceable.
7. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Cardmembers’ 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 www.dbs.com/privacy.



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Bank less

8. DBS may vary these terms and conditions of or suspend or terminate the Promotion at any time without any notice or liability to any party. DBS will not be obliged to enter into any correspondence on any matter concerning the Promotion.
9. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms and Conditions and DBS Card Agreement. 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/cards/tc for a copy of the DBS Cards General Promotions Terms and Conditions and DBS Card Agreement.
10. These terms and conditions are governed by Singapore law, and Cardmembers irrevocably submit to the exclusive jurisdiction of the Singapore courts.