

Terms and Conditions Governing the DBS/POSB Debit Cards Ride for Free Promotion (“Promotion”)

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

Definitions

- Promotion is valid from 21 August 2023 to 30 April 2024. It includes the following **Pre-Registration Period** and **Promotion Period**:

Month	Pre-registration Period	Promotion Period
1	21 to 31 Aug 2023	1 to 30 Sep 2023
2	21 to 30 Sep 2023	1 to 31 Oct 2023
3	21 to 31 Oct 2023	1 to 30 Nov 2023
4	21 to 30 Nov 2023	1 to 31 Dec 2023
5	21 to 31 Dec 2023	1 to 31 Jan 2024
6	21 to 31 Jan 2024	1 to 29 Feb 2024
7	21 to 29 Feb 2024	1 to 31 Mar 2024
8	21 to 31 Mar 2024	1 to 30 Apr 2024

- Promotion is only applicable for all holders of a DBS/POSB Debit Card (“**Eligible Cardmember**”).
- Cardmember’s card account must not be closed or suspended and must be in good standing (including being in compliance with the terms and conditions listed in the DBS Debit Card Agreement) throughout the Promotion Period and at the time when Cashback are being credited into Cardmember’s card account.
- “**Participating Cards**” include DBS Private Bank Visa Debit Card DBS Takashimaya Debit Card, DBS Treasures Visa Debit Card, DBS Treasures Private Client Debit Card, DBS UnionPay Platinum Debit Card, DBS Visa Debit Card, HomeTeamNS-PAssion-POSB Debit Card, PAssion POSB Debit Card, PAssion POSB Platinum Debit Card and SAFRA DBS Debit Card.
- “**Qualified Spend**” refers to in-store and online transaction(s) in local and/or foreign currencies that are charged to Participating Cards within the calendar month and posted by 10th of the following month (“**Spend Period**”), with the following category descriptions listed in the table below.

Category Description	Examples
Shopping	Department Store, Apparel Shop, Online e-commerce Marketplace, Electronics Appliances Store, Bookshop, Cosmetics Shop, Home Furnishing Stores, Jewellery, etc
Supermarket	Cold Storage, NTUC, Sheng Siong, Redmart, etc

- “**Qualified Spend**” excludes:
 - bill payments and all transactions made via AXS, SAM, NETS, eNETS and internet banking;
 - payments to educational institutions;
 - payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - 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);
 - payments to hospitals;
 - payments to insurance companies (including but not limited to sales, underwriting and premiums);

- g) payments to non-profit organisations;
 - h) payments to utility bill companies;
 - i) 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);
 - j) any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - k) any transaction related to cryptocurrencies;
 - l) any transaction with transaction description "AMAZE*";
 - m) 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);
 - n) any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
 - o) any other transaction determined by DBS from time to time.
7. **"Transport Spend"** refers to Simplygo transaction(s) for Bus/MRT commute that are charged in local currencies across all Participating Cards (with the exception of DBS UnionPay Platinum Debit Card), within each calendar month of the Promotion Period and posted by 8th of the following month.
8. 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 Qualified Spend.

Eligibility and Mechanics

9. Eligible Cardmembers must fulfil the following mechanics to qualify for the Promotion ("**Qualified Cardmember**"):
- a) Log in to DBS PayLah! app, select 'Rewards' at the bottom menu bar, then tap 'Join Now' on 'Ride for Free with DBS/POSB Debit Cards' promotion banner. For new users, download DBS PayLah! via App Store, Google Play or AppGallery.
 - b) Be among the first 100,000 Cardmembers to successfully register your participation via the app within each month of the Pre-Registration Period and Promotion Period as stated in Clause 1.
 - c) Registered Cardmember will be assigned a Personalised Spend Goal. The Spend Goal is the sum of Qualified Spend charged to Participating Card(s) during each calendar month of the Promotion Period.
 - d) Qualified Spend and Transport 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.
 - e) Upon meeting the Personalised Spend Goal, Qualified Cardmember is entitled to receive up to S\$20 Cashback on their Transport Spend during each calendar month within the Promotion Period. Final cashback amount is based on total Transport Spend, capped at a maximum of S\$20 per calendar month.
10. Only posted transactions captured from the date of registration within the Promotion Period will be considered as Qualified Spend and Transport Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in an Eligible Cardmember being rendered ineligible for the Promotion.
11. Monthly Cashback earned by Qualified Cardmember will be credited to Cardmember's last active card account by the end of the next month. Cashback awarded is non-exchangeable, non-transferrable and non-replaceable.

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12. Cardmember's Eligible Card and/or primary Current or Savings Account must be at good standing and conducted

in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.

13. DBS reserves the right at any time without giving any reason or notice to deduct, withdraw, or cancel Cashback awarded without liability. Qualified Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.
14. DBS reserves the right to claw-back the Cashback without prior notice if it reasonably determines that the Cardmember is not eligible for the Cashback, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not as per stated under Clause 7.
15. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
16. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
17. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
18. These terms and conditions shall be read in conjunction with the DBS Debit Card Agreement, DBS Cards Promotion Terms and Conditions and Terms and Conditions Governing Accounts apply, a copy can be found on www.dbs.com.sg/dbscardstnc. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.
19. 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>.