

### Terms and Conditions for SAFRA DBS Card Promotion (“Promotion”)

1. The Promotion is valid from **10 March 2025 to 31 August 2025** (“Promotion Period”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must fulfil the following spend criteria to receive the corresponding sign-up gifts (“**Gift**”):

<b>Gift</b>	<b>Additional 2 Years Complimentary SAFRA Membership</b> given Qualifying Spend Criteria is met during the Qualifying Period
<b>Eligible Cardmembers</b>	<ol style="list-style-type: none"> <li>New to DBS/POSB Cardholders, currently <u>not</u> holding on to any DBS/POSB Credit Card.</li> <li>Have not cancelled any DBS/POSB Credit Card within the last 12 months from Card Approval Month.</li> <li>Apply online for a SAFRA DBS Credit Card (“Card”) during Promotion Period and approved by 14 September 2025</li> </ol>
<b>Spend Criteria</b>	Minimum of <b>S\$500 spends</b> for the <b>first 1 month</b> from the date of Card approval (“ <b>Qualifying Spend</b> ”).
<b>Qualifying Spend Period</b>	Spend within the first month from Card approval date, inclusive of the month of Card approval. <i>E.g., If card approval date is 15 March 2025, Qualifying Period for 1 month spend will be 15 March 2025 to 14 April 2025.</i>

OR

<b>Gift</b>	<b>Additional 2 Years Complimentary SAFRA Membership</b> given Qualifying Spend Criteria is met during the Qualifying Period
<b>Eligible Cardmembers</b>	<ol style="list-style-type: none"> <li>Existing DBS/POSB cardholders, currently holding on to any DBS/POSB Credit Cards.</li> <li>Have not cancelled any SAFRA DBS Credit Card within the last 12 months from Card Approval Month.</li> <li>Apply online for a SAFRA DBS Credit Card (“Card”) during Promotion Period and approved by 14 September 2025</li> </ol>
<b>Spend Criteria</b>	Minimum of <b>S\$500 spends</b> per month for the <b>first 2 months</b> from the date of Card approval (“ <b>Qualifying Spend</b> ”).
<b>Qualifying Spend Period</b>	Spend within the first 2 months from Card approval date, inclusive of the month of Card approval. <i>E.g., If card approval date is 15 March 2025, Qualifying Period for 2 months spend will be 15 March 2025 to 14 April 2025 (Month 1) and 15 April 2025 to 14 May 2025 (Month 2)</i>

3. **“Qualifying Spend”** refers to retail transactions charged to the Card Account in a calendar month and posted into the Card Account at the point of computation of the Cash Rebate. It includes posted local and foreign retail sales via MasterCard, and excludes NETS, interest, finance charges, cash withdrawal, posted 0% interest-free instalment plan, balance transfer, smart cash, AXS payments (except Pay+Earn), SAM online bill payments, bill payments and fees charged by DBS Bank Ltd (“DBS”).
4. Qualifying Spend excludes the following:
  - a) Payments made with the following Merchant Category Codes (“MCC”) listed in Table 1;
  - b) Transactions matching the terms listed in Table 2;
  - c) Posted 0% Interest Instalment Payment Plan monthly transactions;
  - d) Posted My Preferred Payment Plan monthly transactions;
  - e) Interest, finance charges, cash advances, cash withdrawal, balance transfer, smart cash, AXS payments (except Pay + Earn), SAM online bill payments, bill payments via internet banking, and all fees charged by DBS; and
  - f) Any other transactions determined by DBS from time to time.

**Table 1**

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, Sanitary
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Liquid and Cryptocurrency Assets, Money Orders (not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7523	Parking Lots, Parking Meters and Garages
7995	Betting (including Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers)
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational Schools and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Non-profit Organisations
8661	Religious Organizations
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only

**Table 2**

AMAZE*	AXS BizPay*	AXS PTE LTD*
BAGUS*	CANTINE*	EZLINK*
EZ-LINK*	PAYPAL *AXS PTE LTD*	RAZERPAY*
SAM -*	SAM PAYMENTS*	SEDAP*
SGEBIZ*	SHOPEEPAY*	SINGAPORE E-BUSINESS*
SINGTEL DASH*	TRANSIT 3*	YOUTRIP*

*Please note that the above is not an exhaustive list and are subject to changes from time to time.*

5. Additional 2 years complimentary SAFRA membership will be added to your current SAFRA membership term within 3 months from end of qualifying spend period, given that the Eligible Cardmember has fulfilled all the criteria under Clause 2 to 4.
6. The additional 2 years complimentary SAFRA membership will be reflected on your SAFRA mobile app account and an eDM will be sent by SAFRA within two weeks after the extension has been processed.
7. Each Eligible Cardmember is limited to (1) Welcome Gift during the Promotion Period regardless of the number of Eligible Cards applied or approved during the same period. Eligible Cardmembers will not be eligible for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.
8. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the SAFRA DBS Credit Card, these Terms and Conditions shall prevail.
9. DBS may vary these Terms and Conditions or suspend or terminate the Programme without any notice or liability to any party.
10. 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 [www.dbs.com/privacy](http://www.dbs.com/privacy).

## General Terms & Conditions for SAFRA DBS Credit Card

1. SAFRA Membership General Terms and Conditions shall apply for applicants of the SAFRA DBS Credit Cards.
2. By opting to sign up for the SAFRA DBS Credit Card, the applicant consents that information provided by the applicant will be jointly owned by SAFRA and DBS and will be used for the purpose of membership card application processing and servicing.
3. One member is only allowed to hold only ONE valid membership card type (either the SAFRA Membership Card, SAFRA DBS Credit Card or SAFRA DBS Debit Card).
4. Membership is renewed automatically within two (2) months before expiry regardless of whether the Member uses SAFRA facilities/benefits. The membership fee may be charged directly to the SAFRA DBS Credit Card if member is holding a SAFRA DBS Credit Card.
5. To opt out from auto-renewal of membership, a Member must submit in writing his/her intention at least two (2) months before membership expiry.
6. The SAFRA DBS Credit Card may also be deactivated at the end of the current membership term.
7. Female Spouse or Child Dependant (above the age of 18), can apply for the supplementary SAFRA DBS Credit Card if the Principal member's application for the SAFRA DBS Credit Card is approved.

## General Terms & Conditions for SAFRA Membership

8. Members shall be responsible for informing the Association of any change to their mailing address or personal particulars. The Association shall not be responsible for any dispute or situation regardless of whether it results in any loss or damage that may arise due to incorrect or outdated records.
9. Where applicable, SAFRA will make deductions from a Member's pay with a Ministry/Statutory Board or from the member's National Service Make-up Pay or from the SAFRA DBS Credit/Debit Card. The deduction will cover the current and advance subscriptions.
10. Membership is renewed automatically within three (3) months before expiry regardless of whether the Member uses SAFRA facilities/benefits. All subscription dues shall be settled at the time of resignation. To opt-out from auto-renewal of membership, a Member must submit in writing his/her intention at least three (3) months before membership expiry.
11. Wives and children of Ordinary (except full-time National Servicemen), Associate and Life Members, are eligible for Dependent Membership. Their Membership runs concurrently with the SAFRA Ordinary, Associate or Life Membership. Its validity and related privileges shall lapse when the SAFRA Ordinary, Associate or Life Member resigns, ceases to be a SAFRA Member or when the Membership is not renewed. Dependent Membership for the child shall also lapse when he/she reaches 21 years of age.
12. The Ordinary, Associate or Life member shall be fully liable for all liabilities and/or debts incurred by the Dependent Member and/or in respect of any transaction entered into between the Dependent Member and SAFRA thereof, and shall indemnify SAFRA in full against any claim, loss and damages which may be suffered by SAFRA as a result of or in connection with the acts and/or omissions of the Dependent Member and/or in respect of any transaction entered into with SAFRA thereof.
13. All membership subscription fees paid for current or advance membership terms are strictly non-refundable for any unused years of subscription upon resignation, termination in any manner whatsoever, or change of membership types.
14. Members going overseas for work or study for a continuous period of at least twelve (12) months may apply for waiver of membership fees for up to a maximum of thirty-six (36) months at any one time. All applications for waiver must be submitted to SAFRA Membership Services Division at least one (1) month prior to departure, accompanied by relevant documentary proof of intended absence from Singapore.
15. Any Member who wishes to resign from SAFRA Membership must write-in to effect the resignation. Their participation in sub-clubs and other SAFRA schemes will cease upon their resignation. Ordinary/Associate/Life Members' related Dependent Membership will also lapse. All resignations from SAFRA Membership will be acknowledged.
16. Ordinary A Members upon reaching statutory age, i.e., above 50 years for officers and 40 years for other ranks, will be automatically re-classified as Ordinary B Members. Ordinary B Members will be entitled to all privileges of SAFRA membership except the right to vote.
17. Associate Membership is open to all serving members of the SAF, including uniformed servicemen/women or Defence Executive Officers. Its validity and related privileges shall lapse when the Associate Member ceases or discontinues his/her service with the SAF. However, if he/she is eligible for other membership categories, and wishes to continue as a member, his/her membership will be reclassified accordingly.

18. Members agree to be bound by [SAFRA's Privacy Policy](#), as shall be amended from time to time, which outlines how SAFRA manages a Member's personal data in accordance with the Personal Data Protection Act 2012 or such other statutory provisions, and shall be deemed to have consented to SAFRA's collection, use or disclosure of a Member's personal data for purposes set out there in relating to Member's, SAFRA's general business purposes, any purposes reasonably connected with the above mentioned purposes and any other purposes for which SAFRA have specifically obtained consent.
19. Club Membership is subject to approval and is strictly non-transferable.
20. SAFRA reserves the right to terminate the Membership due to non-receipt of subscription fees.
21. A Member found to have misled the Association may have his/her Membership revoked if such misleading information or omissions or misrepresentations result in the breach of the By-Laws, Terms and Conditions or where the Member would not be eligible or qualified to be a member of SAFRA if not for the misleading information or omissions or misrepresentations.
22. Members shall abide by the SAFRA Constitution and By-Laws of SAFRA as shall be amended from time to time.
23. Members may opt to create a SAFRA online account. The Terms of Use for the online account may be found [here](#).
24. SAFRA reserves the right to amend the By-Laws, or any Terms & Conditions implemented in accordance with the By-Laws, without prior notice and Members shall be deemed to have notice and Members shall be deemed to have notice and shall abide with such amendments accordingly.
25. SAFVC Volunteers are subjected to a different set of terms and conditions and membership is by invitation.