

Terms and Conditions for DBS/POSB Credit Card x PayLah! Promotion (“Terms and Conditions”)

1. The Promotion is valid from now till **31 January 2023** (“Promotion Period”).
2. To qualify for the Promotion, customers (“Eligible Cardmembers”) must fulfil the following qualifying criteria below to receive S\$250 Cashback (“Gift”):
 - a. is an existing DBS PayLah! user;
 - b. is a New Cardmember who applied online for a principal DBS/POSB Credit Card (“Eligible Card”);
 - c. have entered ‘**PAYLAH**’ in the promo code field during the online application; and applied for at least one of the Eligible Card(s):
 - DBS Altitude American Express® Card
 - DBS Altitude Visa Signature Card
 - DBS Live Fresh Card
 - DBS Woman’s Card
 - DBS Woman’s World Card
 - POSB Everyday Card
 - d. have the Eligible Card applied within the Promotion Period and approved by DBS by 14 February 2023; and
 - e. charge a minimum of S\$800 to the new Card within the first 60 days from the date of Card approval (“Qualifying Spend”).
3. “New Cardmember” is defined as customers who are currently not holding any Principal DBS/POSB Credit Card and have not cancelled any DBS/POSB Credit Card(s) within the last 12 months.
4. The Gift will be credited to the Card account between 120 to 150 days from the date of Card approval, given that the Eligible Cardmember has fulfilled all the criteria under Clause 2 and 3.
5. Each Eligible Cardmember is limited to (1) 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 acquisition promotion.
6. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:
 - a. posted 0% Interest Instalment Payment Plan monthly transactions;
 - b. posted My Preferred Payment Plan monthly transactions;
 - c. interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - d. payments to educational institutions;
 - e. payments to financial institutions (including 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 (sales, underwriting and premiums);
 - i. payments to non-profit organisations;
 - j. payments to utility bill companies;
 - k. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys);
 - l. any top-ups or payment of funds to payment service providers, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Transit Link, Razer Pay, ShopeePay, Singtel Dash);
 - m. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - n. any transactions related to crypto currencies; and
 - o. any other transactions determined by DBS from time to time.

7. Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
8. The Gift is non-exchangeable and not redeemable for cash.
9. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.
10. DBS is not responsible for any failure or delay in the services provided by our campaign partner. The bank shall not be liable for any claims by the participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this promotion.
11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. DBS will not account for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
13. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, DBS Altitude Visa Card, DBS Altitude Amex Card, DBS Woman's Platinum Card, DBS Woman's World Card and POSB Everyday Card, these Terms and Conditions shall prevail.
14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. 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.