

Terms and Conditions Governing the DBS Stack Your Rewards Promotion (“Promotion”)

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

Definitions

- The Promotion period shall run from 1 December 2022 to 31 January 2023 and includes 2 Spend Periods:
 - 1 December 2022 to 31 December 2022 (“**Spend Period 1**”)
 - 1 January 2023 to 31 January 2023 (“**Spend Period 2**”), all dates inclusive
- The Registration period shall run from 1 December 2022 to 31 January 2023, both dates inclusive (“**Registration Period**”).
- The Promotion is applicable for all DBS/POSB personal Principal Credit/Debit (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
- “**Eligible Card**” means Cardmember’s card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout Promotion Period.
- “**Qualified Spend**” refers to in-store and online dine, shop and travel transactions that are in local and/or foreign currencies charged to DBS/POSB Card within the Calendar Month and posted by 7th of the following month with the following category descriptions listed in the table below.

	Category Description	Examples	Exclusion
Shopping Spend	Apparel	Adidas, Bata, Charles & Keith, Cotton On, G2000, H&M, Mango, Mothercare, Nike, Uniqlo, Zara	Transactions from Grocery Shops, Supermarket, Chemists, Pharmacies and Convenience Stores will not be included as Shopping Spend.
	Department Stores	BHG, Isetan, Marks & Spencer, OG, Takashimaya, Tangs, Tokyu Hands	
	Electronic and Computer	Apple, Best Denki, Challenger, Dyson, Gadget Mix, Gain City, Harvey Norman, OSIM, Sony	
	Home/Office Furnishing & Appliances	Bed Bath N’ Table, Castlery, Courts, Crate & Barrel, IKEA, King Living, Sia Huat, Star Furniture	
	Specialty Retail	Bath & Body Works, Coach, Furla, Louis Vuitton, Michael Kors, Rolex, Swarovski	
	Personal Services	Estee Lauder Comestic, Jean Yip, L’Occitane, Sephora, The Body Shop, Venus Beauty	
	Watches & Jewellery	Cartier, Cortina Watch, Goldheart, Patek Philippe, Poh Heng Jewellery, SK Jewellery, Taka Jewellery, The Hour Glass, Tiffany & Co	

	Category Description	Examples	Exclusion
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, Royal Carriibbean	
	Tour Agencies	Agoda, Booking.com, Expedia, KKday, Klook, Traveloka, Trip.com	

	Category Description	Examples	Exclusions
Dining Spend	Caterers	HappyMamaPapa Catering, Stamford Catering, Tian Wei Signature	Transactions from Agriculture Cooperatives (e.g. Quan Fa Organic Farm, Farmer's Market) will not be included as Dining spend.
	Eating Places and Restaurants	Chope, Deliveroo, foodpanda	
	Drinking Places (Alcoholic Beverages) - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques	Clink Clink, Zouk	
	Fast Food Restaurants	Domino's Pizza, KFC, McDelivery	
	Meat Markets and Retailers, Refrigerated Storage and Bulk Supply	GoodCrop, Song Fish, The Butcher	
	Sweets, Nuts, and Confectionery Shops	Bacha Coffee, Laderach	
	Dairy Products Shops	DairyFolks	
	Bakeries	Baker's Brew, Edith Patisserie,	
	Miscellaneous Food Shops-Convenience Stores and Specialty Markets	Nespresso	
	Package Shops-Beer , Wine, and Spirits	Crystal Wines, Paneco	

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 a relevant MCC, such transactions will not be considered under Qualified Spend to earn 5% Cashback of Spend Goal.

It **excludes** the following:

- a) bill payments and all transactions made via AXS, SAM and all NETS-related payments;
- b) payments to educational institutions;

- c) payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- d) 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);
- e) payments to hospitals;
- f) payments to insurance companies (including but not limited to sales, underwriting and premiums);
- g) payments to non-profit organisations;
- h) payments to utility bill;
- i) any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits/vouchers (including but not limited to EZ-Link, GrabPay, NETS FlashPay, ShopeePay and Singtel Dash);
- j) any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- k) any transactions related to crypto currencies;
- l) any transactions 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) payments made to CardUp, FavePay, iPaymy and SmoovPay;
- o) payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys, and Pay+Earn);
- p) pre-authorised transactions on the Card account (e.g. hotel bookings);
- q) payments made via online banking, telephone or mail order; and
- r) any other transactions determined by DBS from time to time.

Eligibility and Mechanics

6. Principal Cardmember 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 'Stack Your Rewards' promo banner. For new users, download DBS PayLah! app via App Store or Google Play Store and
- b) Be among the **first 50,000 Principal Cardmembers** to successfully register your participation via the app. 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) Get 5% Cashback of Spend Goal by accumulating Qualified Spend and meet the Personalised Spend Goal within Spend Period(s) as shown in the table below ("**Reward**"). Qualified Cardmembers will each be assigned to one of the following Spend Tiers and are not allowed to change their Spend Tiers during the Promotion Period.

Spend Period 1		
1 December 2022 - 31 December 2022		
Personalised Spend Goal	5% Cashback of Spend Goal	
Tier 1	S\$160	S\$8 Cashback
Tier 2	S\$300	S\$15 Cashback
Tier 3	S\$600	S\$30 Cashback
Tier 4	S\$1,200	S\$60 Cashback
Tier 5	S\$3,000	S\$150 Cashback

Spend Period 2		
1 January 2023 - 31 January 2023		
Personalised Spend Goal	5% Cashback of Spend Goal	
Tier 1	S\$160	S\$8 Cashback
Tier 2	S\$300	S\$15 Cashback
Tier 3	S\$600	S\$30 Cashback
Tier 4	S\$1,200	S\$60 Cashback
Tier 5	S\$3,000	S\$150 Cashback

7. The Personalised Spend Goal is the sum of Qualified Spend across DBS/POSB Card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall be accrued to the eligible Principal Cardmember only.
8. Only posted transactions captured in the Promotion Tracker will be considered as Qualified Spend. Posted refunds into the Card Account will be computed as a negative spend into the Promotion Spend Tracker for the calendar month. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.

Redemption

9. The Cashback amount will be credited to the Qualified Cardmember's active Credit or Debit Card that was last transacted on within 5 working days after the Qualified Cardmember receives a push notification via DBS PayLah! app that 100% of his/her Personalised Spend Goal has been met.
10. Each Qualified Cardmember is entitled to one Reward for each Spend Period, regardless of the total Qualified Spend made by Cardmember in that Spend Period.
11. The Cashback shall be forfeited if the Card Account is terminated or suspended at the point of fulfilment.
12. The Cashback is non-exchangeable, non-transferable and non-replaceable.

General

13. For non-Singapore dollar Qualified Spend charged to a Card, the transaction amount posted in the Cardholder'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.
14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. DBS is entitled to replace the Reward with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Prize at any time without notice or liability.
16. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
17. 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 for a copy of the DBS Cards General Promotions Terms & Conditions.
18. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.

Last updated: 1 January 2023