



**Terms and Conditions for DBS/POSB Credit Card x VivoCity Shop For Free Promotion (“Terms and Conditions”)**

1. The DBS/POSB Credit Card x VivoCity Shop For Free Promotion (“Promotion”) is valid from **1 April 2020 to 28 February 2021** (“Promotion Period”), both dates inclusive
2. To qualify for the Promotion, customer (“Eligible Cardmember”) must fulfil the following:
  - a. is a New Cardmember who applies online for a principal DBS/POSB Credit Card (“Eligible Card”). “New Cardmember” is defined as customers who are currently not holding any Principal DBS/POSB Credit Card and/or have not cancelled any DBS/POSB Credit Card(s) within the last 12 months;
  - b. has the Eligible Card approved by DBS during the promotion period;
  - c. has entered ‘**DBSVIVO**’ in the promo code field during the online application; and
  - d. makes a minimum spend of S\$200 at participating retailers in VivoCity to the newly opened card by the relevant dates indicated in the table below.
3. “Gift” refers to the total cumulative spend made at retailers in VivoCity but capped at a maximum of S\$200 cashback that will be credited to the card account within 90 days of card approval date.

<b>Your card approval date</b>	<b>Make spend at retailers in VivoCity to the Card by</b>	<b>Gift will be credited to the Card account by</b>
1 April – 30 April 2020	31 May 2020	30 June 2020
1 May – 30 May 2020	30 June 2020	31 July 2020
1 June – 30 June 2020	31 July 2020	31 August 2020
1 July – 31 July 2020	31 August 2020	30 September 2020
1 August – 31 August 2020	30 September 2020	31 October 2020
1 September – 30 September 2020	31 October 2020	30 November 2020
1 October – 31 October 2020	30 November 2020	30 December 2020
1 November – 30 November	30 December 2020	30 January 2021
1 December – 31 December 2020	30 January 2021	28 February 2021
1 January – 31 January 2021	28 February 2021	31 March 2021
1 February – 28 February 2021	31 March 2021	30 April 2021

4. “New Cardmember” is defined as customers who are currently not holding any Principal DBS/POSB Credit Card and/or have not cancelled any DBS/POSB Credit Card(s) within the last 12 months.
5. “Eligible Card” refers to either a DBS Live Fresh Card, DBS Altitude Visa Card, DBS Altitude Amex Card, DBS Woman’s Platinum Card, DBS Woman’s World Card or POSB Everyday Card only.
6. Limited to (1) Gift per New Cardmember regardless of the number of Eligible Cards applied or approved during the same period. New Cardmember will not be eligible for any other acquisition promotion.
7. The Gift is non-exchangeable and not redeemable for cash.
8. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.



9. 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.
10. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. 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.
12. 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.
13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
14. 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).