

Terms and Conditions Governing the SAFRA DBS Credit Card Acquisition Promotion (“Promotion”)

1. This Promotion is valid from 1 April 2019 to 31 August 2019 (“**Promotion Period**”).
2. To qualify for this Promotion (“**Qualified Cardmembers**”), customers must fulfill the following qualifying criteria below to receive the corresponding sign-up gifts:
 - a) be an existing SAFRA member;
 - b) apply online for a SAFRA DBS Credit Card (“**Card**”) and the Card must be approved during the Promotion Period;
 - c) not have cancelled any SAFRA DBS Credit or Debit Card(s) within the last 12 months prior to the commencement date of this Promotion; and
 - d) charge a minimum of S\$500 on total retail transaction per month to the SAFRA DBS Credit Card for 2 consecutive months from the date of Card approval (“**Qualifying Spend**”)

	Spend Criteria per month for the first 2 calendar months from Card approval date (“ Qualifying Spend ”)	(“ Gift ”), in SAFRA\$ Cash Rebate
New DBS/POSB Credit Cardmembers	S\$500	S\$80
Existing DBS/POSB Credit Cardmembers	S\$500	S\$50

3. Each Qualified Cardmember will be rewarded in the form of SAFRA\$ cash rebate (“Gift”) which are subject to terms and conditions specified on the Gift and each Qualified Cardmember is only eligible to receive one (1) Gift. Gift earned by each eligible Cardmember is capped at respective amount per calendar month (“Cap”) based on the combination of the SAFRA DBS CREDIT CARD CASH REBATE PROGRAMME and Promotion.
4. Gift will be credited to Qualified Cardmembers’ Card account(s) within 90 days from the date of Card approval.
5. Each Qualified Cardmember is eligible to receive only 1 Gift per Card sign up based on their Qualifying Spend, regardless of the accumulated spend on the Card during the Promotion Period.
6. The Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, but it excludes 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.
7. The Gift is non-exchangeable, non-transferrable and non-replaceable.
8. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. Customers who participate in this Promotion 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.