

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

1. This Promotion is valid from 1 December 2021 to 31 December 2021 (“Promotion Period”).
2. To qualify for this Promotion (“Qualified Cardmembers”), customers must fulfil 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 month of Card Approval; 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”)

For card approved from 1 December 2021 to 31 December 2021:

	Spend Criteria per month for the first 2 months from Card approval date (“Qualifying Spend”)	(“Sign-up Gift”), in SAFRA\$ Cash Rebate	Sign-up Gift Cap per month (in SAFRA\$)
New DBS/POSB Credit Cardmembers	S\$500 per month for 2 months	7% cash rebate on dining and shopping spend	S\$50
Existing DBS/POSB Credit Cardmembers	S\$500 per month for 2 months	3% cash rebate on dining and shopping spend	S\$25

E.g., If card is approved on 6 December 2021, Spend Period will be from 6 December to 5 January 2022 and 6 January to 5 February 2022.

Illustrations:

- New DBS/POSB Credit Cardmember and fulfil all qualifying criteria set out in Clause 2

	Qualifying Spend	Dining and Shopping Spend	Sign-up Gift, in SAFRA\$
1 st month from Card approval date	S\$300	S\$200	<u>S\$0</u> (as customer did not fulfil Clause 2d)
2 nd month from Card approval date	S\$600	S\$300	

- New DBS/POSB Credit Cardmember and fulfil all qualifying criteria set out in Clause 2

	Qualifying Spend	Dining and Shopping Spend	Sign-up Gift, in SAFRA\$
1 st month from Card approval date	S\$500	S\$200	$S\$200 \times 7\% = \underline{S\$14}$
2 nd month from Card approval date	S\$1,000	S\$800	$S\$800 \times 7\% = S\56 but capped at <u>S\$50</u>
Total			<u>S\$64</u>

- Existing DBS/POSB Credit Cardmember and fulfil all qualifying criteria set out in Clause 2

	Qualifying Spend	Dining and Shopping Spend	Sign-up Gift, in SAFRA\$
1 st month from Card approval date	S\$500	S\$200	$S\$200 \times 3\% = \underline{S\$6}$
2 nd month from Card approval date	S\$1,000	S\$900	$S\$900 \times 3\% = S\27 but capped at <u>S\$25</u>
Total			<u>S\$31</u>

3. Each Qualified Cardmember will be rewarded in the form of SAFRA\$ cash rebate (“Sign-up Gift”). Each Qualified Cardmember is only eligible to receive one (1) Sign-up Gift.
4. Sign-up Gift will be credited to Qualified Cardmembers’ Card account(s) within 60 days from the end of Spend Period.
5. Each Qualified Cardmember is eligible to receive only 1 Sign-up 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 excludes the following:
 - a) Interest and finance charges
 - b) Cash withdrawal and balance transfer
 - c) Smart cash
 - d) Fees charged by DBS
 - e) Association and Membership fees
 - f) Payment to educational institutions
 - g) Payment 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)
 - h) Payment to insurance companies (sales, underwriting, and premiums)
 - i) Payment to non-profit organisations
 - j) Payment to financial institutions (including banks, online trading platforms and brokerages)
 - k) Payment to CardUp, iPaymy, Mileslife and SmoovPay
 - l) Payment to utility bill companies
 - m) Payment to hospitals and professional service providers
 - n) Payment made via AXS (except Pay+Earn) and SAM online/banking bill payment transactions, EZReload (Auto Top-Up) transactions, eNets transactions and bill payments via internet banking
 - o) Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting, and wagers)
 - p) Any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash)
 - q) Any transaction related to crypto currencies
 - r) Any other transaction effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS Bank may in its sole and absolute discretion choose to disallow
 - s) Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel

7. Dining spend is defined as online and offline dining transactions that are charged to the Card (i.e., transaction date) and posted into the Card Account at the point of computation and fulfilment.
8. Shopping spend is defined as online and offline transactions that are charged to the Card (i.e., transaction date) and posted into the Card Account at the point of computation and fulfilment.
9. The Sign-up Gift is non-exchangeable, non-transferrable and non-replaceable.
10. DBS decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. 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.