

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

1. This Promotion is valid from 1 Oct 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 and full-time National Serviceman (NSF);
 - b) apply online for a SAFRA DBS Debit 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\$200 on total retail transaction per month to the Card for the first 3 months from the date of Card approval (“**Qualifying Spend**”). For example, for cards approved on 15 October 2021, Spend Period will be from 15 October 2021 – 14 November 2021, 15 November 2021 – 14 December 2021, and 15 December 2021 – 14 January 2022.
3. Each Qualified Cardmember will be rewarded with 20% cash rebate on Transport Spend, in the form of SAFRA\$ (“**Gift**”). Transport Spend includes spend on bus/train rides, Go-Jek, Ryde and ComfortDelGro taxi.
4. Gift is capped at SAFRA\$10 per calendar month, to a maximum of SAFRA\$30 for the Promotion Period. Cards will be fulfilled by 30 April 2022.
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
 - 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, Razer Pay, ShopeePay, NETS FlashPay 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. 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.