



**Terms and Conditions Governing the DBS UnionPay Platinum Debit Card Acquisition Cashback Promotion (“Promotion”)**

1. Participation in the promotion constitutes acceptance of the terms and conditions listed below.
2. The Promotion Period shall run from 01 May 2018 to 31 December 2018, both dates inclusive (“**Promotion Period**”)
3. Promotion is applicable to new DBS UnionPay Platinum Debit Card (“**Debit Card**”) applicants only.
4. Applicants (“**Participants**”) of the Debit Card who have the following criteria are not eligible to participate in this promotion.
  - a) whose Debit Card was cancelled/replaced within 6 months prior to the new debit card’s approved date
  - b) whose Debit Card is approved after 31 December 2018.
5. As part of this Promotion, all Debit Card Participants are eligible up to S\$30 cashback (“**Cashback**”) provided:
  - a) The Debit Card is applied via Online (“**Digital Channels**”) such as iBanking, Digibank, DBS Secured Web, Roadshows via Mobile Terminal; and
  - b) The Debit Card must be activated to receive S\$10 cashback as first tier reward;
  - c) Spend a minimum of S\$200 on their DBS UnionPay Platinum Debit Card (“**Qualifying Card**”) via UnionPay (“**Qualifying Spend**”) within the first month of card approval date to receive additional S\$20 cashback as second tier reward;
  - d) Limited to the first 1,000 successful applications per calendar month to satisfy the conditions in point 5 (a), (b) or (a), (b) and (c).  
Please see point 6 example.

6. Cashback will be credited into the eligible Participant's primary Current or Savings Account linked to the Qualifying Card by end of the following two calendar months with the following:

	<b>S\$10 Cashback</b>	<b>S\$20 Cashback</b>	<b>Total Cashback awarded</b>
If you <b>activate</b> your new Debit Card and <b>fulfil minimum spend of S\$200</b> within first month of card approval date.	Eligible	Eligible	<i>S\$30 (S\$10 + S\$20)</i>
If you <b>activate</b> your new Debit Card but <b>did not fulfil minimum spend of S\$200</b> within first month of card approval date	Eligible	Not Eligible	S\$10

7. The Qualifying Spend is based on local and foreign retail and online sales but it excludes interest, finance charges, PIN based transactions, bill payments via iBanking, Digibank, AXS and SAM, EZ-Reload (Auto Top-Up), Transit transaction and eNETs transactions, payment to insurance company, payment to government institution, payments to financial institution, donations, professional service provider payment and fees charged by DBS. Transactions that are disputed, cancelled, refunded, unauthorized or fraudulent purchases; and any other transactions determined by DBS from time to time.
8. The Qualifying Card and/or primary Current or Savings Account ('Linked CASA Account') must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
9. DBS may vary these Terms and Conditions or suspend or terminate the promotion without any prior notice or liability to any party.
10. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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).
11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement Terms and Conditions apply. For a copy of the DBS Debit Card Agreement Terms and Conditions and DBS Cards Promotion Terms & Conditions, please visit [www.dbs.com.sg/tc](http://www.dbs.com.sg/tc)

13. DBS reserves the right to claw-back the cashback amount without prior notice if it reasonably determines that the customer is not eligible for the cashback, including where the cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend. If the Card and/or primary account is terminated at any time, for any reason, whether by the Cardmember or DBS, any cashback earned will not be credited to the Cardmember's account. Debit Card Agreement and Terms and Conditions Governing Accounts apply.

For enquiries, call +6563272265