

**Terms and Conditions for POSB Everyday / DBS Live Fresh Credit Card Sign-Up Promotion (“Promotion”)**

1. The Promotion is valid from **2 January 2024 to 30 June 2024** (“**Promotion Period**”).
2. Eligible Cardmembers (“**New Cardmember**”) are defined as customers who are currently not holding on to any Principal DBS/POSB Credit Card and have not cancelled any Principal DBS/POSB Credit Card within the last 12 months.
3. To qualify for the Promotion, Eligible Cardmembers must fulfil the following qualifying criteria below to receive S\$388 cashback (“**Welcome Gift**”):
  - a. Apply for an eligible Principal DBS/POSB Credit Card (“**Eligible Card**”) online with promo code:

S\$388 cashback	
<b>Promo Code</b>	SC388
<b>Eligible Card(s)</b>	<ul style="list-style-type: none"> <li>DBS Live Fresh Card</li> <li>POSB Everyday Card</li> </ul>

- b. Have the Eligible Card applied within the Promotion Period and approved by 14 July 2024; and
  - c. Charge a minimum spend of S\$800 within the first 60 days from the date of Card approval (“**Qualifying Spend**”).
4. Welcome Gift of S\$388 cashback will be credited to the Card account within 2 to 4 months from meeting the minimum S\$800 qualifying spend, given that the Eligible Cardmember has fulfilled all the criteria under Clause 3.
5. Limited to 1 Welcome Gift per Eligible Cardmember during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Not valid for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.
6. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:
  - a. posted 0% Interest Instalment Payment Plan monthly transactions;
  - b. posted My Preferred Payment Plan monthly transactions;
  - c. 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;
  - d. any top-ups or payment of funds to payment service providers, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Transit Link, Razer Pay, ShopeePay, Singtel Dash, AMAZE);
  - e. any transactions related to crypto currencies;
  - f. any payment made with the following Merchant Category Codes (“**MCC**”):

MCC	Description
0763	Agricultural Co-operatives
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, Sanitary
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment

6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Liquid and Cryptocurrency Assets, Money Orders (not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7261	Funeral Service and Crematories
7276	Tax Preparation Service
7311	Advertising Services
7322	Collection Agencies
7339	Stenographic and Secretarial Support
7372	Computer Programming, Data Processing, and Integrated Systems Design Services
7375	Information Retrieval Services
7393	Detective Agencies, Protective Services and Security Services Including Armored Cars and Guard Dogs
7399	Business Services (Not Elsewhere Classified)
7523	Parking Lots, Parking Meters and Garages
7995	Betting including Lottery Tickets, Casino Gaming Chips, Off-track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
8062	Hospitals
8111	Legal Services and Attorneys
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational Schools and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organizations
8661	Religious Organizations
8911	Architectural, Engineering, and Surveying Services
8931	Accounting, Auditing, and Bookkeeping Services
8999	Professional Services (Not Elsewhere Defined)
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only

g. any transactions matching the terms below:

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|--------------------------|--------------------------|-------------------------|
| • 123bitcoin.dk:7310     | • CRYPTOSHOP.COM         | • PAYEER.COM            |
| • AMAZE*                 | • easycoin.cz            | • RAZERPAY*             |
| • AXS                    | • EZLINK                 | • SAM                   |
| • AXS-MP3*               | • EZLINK*                | • SAM –                 |
| • AXS ONLINE GOVT*       | • EZ-LINK                | • SAM *                 |
| • AXS PAYMENT *          | • EZ-LINK*               | • SAM - *               |
| • AXS PTE LTD*           | • FLASHPAY ATU           | • SEDAP*                |
| • PAYMENT AT AXS         | • GPN_quicbit.eu         | • SAXO CAP MKTS PTS LTD |
| • BAGUS*                 | • indacoin.com102Z       | • SINGTEL DASH          |
| • BetterCoins.dk         | • INDACOIN_CODE:107Z     | • SKRSKRILL.COM         |
| • BITCOINGAINTS          | • INSTANT BITCOIN        | • SMOOVPAY (EC)         |
| • BITCOINTRADE           | • IPAYMY                 | • SMOOV PTE LTD         |
| • bitit.io               | • IPLMILESLIFE.COM       | • SERIESCOIN            |
| • Bitpanda               | • KASHM I                | • SHOPEEPAY*            |
| • bitstamp.net           | • KJC COINS AUSTRALIA PT | • SIMPLEX_BITSTAMP      |
| • Bittylicious           | • KOPITIAM*              | • Simplex_Bittylicious  |
| • Buycoin                | • MATCHMOVE PAY          | • Simplex_Paybis        |
| • BUYSOMEBITCOINS        | • MB MONEYBOOKERS.COM    | • Simplex_Xapo          |
| • CANTINE*               | • OANDAASIAPA            | • SIMPLEX_Xcoins        |
| • CASADELACRYPTO.COM     | • OANDA ASIA PAC         | • spectrocoin.com       |
| • CFSCFSBITCOINROMANIA   | • ORANGECOIN.COM         | • TRANSIT               |
| • COINBASE               | • PAYPAL AXS PTE LTD     | • TRANSIT3              |
| • CoinCorner             | • PAYPAL BIZCONSULTA     | • TRANSIT 3*            |
| • Coinify                | • PAYPAL OANDAASIAPA     | • TOROPTION             |
| • Coinmama               | • PAYPAL CAPITALROYA     | • VIPCOINS.COM          |
| • COINSTEC.COM           | • PAYPAL CMD BITCOIN     | • WWW.IGMARKETS.COM.SG  |
| • CRVCOINBASE            | • PAYPAL COINJOLT        | • wwwcointedcom         |
| • CRYPTO5                | • PAYPAL WMCCOIN         | • Xcoins                |
| • CRYPTOCAPITALS         | • PAYPAL XCOINS          | • XTRADE                |
| • CRYPTOEU.COM           | • PSPcoinsbank.com       | • ZEUS-CRYPTO.COM       |
| • Cryptopaywww.cryptopay |                          |                         |

\* Transactions beginning with these terms are included in exclusions e.g. AMAZE\* will include AMAZE.com.

h. any other transactions determined by DBS from time to time.

7. A merchant's registered MCC may not always correspond with its nature of business and may vary among card networks. The MCCs are assigned by the merchant's acquiring bank and DBS does not determine the merchants' MCC. DBS shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
8. In the event that the Eligible Cardmember's Card Account is closed or suspended and not in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout the Promotion Period and at the time when the Welcome Gift is being credited, DBS reserves the right to forfeit the Welcome Gift.

9. For avoidance of doubt, Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards Qualifying Spend of Principal Cardmember's.
10. Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
11. 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.
12. DBS/POSB's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
13. DBS/POSB will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
14. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit [www.dbs.com.sg/dbscardstnc](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions.
15. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
16. 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 <https://www.dbs.com/privacy>.