

Terms and Conditions Governing DBS Marketplace Sweeter Deals Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these terms and conditions as set out below (“**Terms and Conditions**”).

1. Eligibility

- 1.1. The “**Promotion Period**” shall run from 1 April 2024 SGT 00 00 hrs and shall end on 30 June 2024 SGT 23 59 hrs
- 1.2. “**Eligible Customer**” is defined as any customer who have:
 - a) Registered for the Promotion via the Sweeter Deals Promotion website between 1 April 2024 – 30 June 2024 (as elaborated in Section 4. Registration); **AND**
 - b) Have a DBS/POSB Current/Savings account (“**CASA**”)

2. Promotion Mechanics and Lucky Draw Date

- 2.1. Each Eligible Customer will be allocated with Draw Chance(s) and Cashback if he/she successfully completes qualifying transactions or applications (“**Qualifying Transactions**”) during the Promotion Period.
- 2.2. Qualifying Transactions include successfully completed transactions or applications made **after registration**, on:
 - a) TravellerShield Plus
(as elaborated in Section 5. TravellerShield Plus Travel Insurance Policy), **AND/OR**
 - b) DBS Remit Overseas Funds Transfers
(as elaborated in Section 6. DBS Remit Overseas Funds Transfer), **AND/OR**
 - c) DBS Visa Debit Card
(as elaborated in Section 7. DBS Visa Debit Card Application), **AND/OR**
 - d) DBS Marketplace Participating Partners
(as elaborated in Section 8. DBS Marketplace Qualifying Transaction)
- 2.3. To participate in the Lucky Draw, each eligible customer will be allocated draw chances as such:
 - a) One (1) draw chance for:
 - i. Every application on TravellerShield Plus or DBS Visa Debit Card, **AND/OR**
 - ii. Any DBS Remit Funds Transfer made, **AND/OR**
 - iii. Any DBS Marketplace Participating Partners Qualifying Transaction made.
 - b) Additional one (1) draw chance for every S\$100 on:
 - i. TravellerShield Plus Travel Insurance Policy, **AND/OR**
 - ii. DBS Remit Overseas Funds Transfer, **AND/OR**
 - iii. DBS Marketplace Participating Partners Qualifying Transaction spend.
 - c) Allocated draw chances will be capped at 100 per eligible customer.
- 2.4. Additional cashback is awarded for:
 - a) TravellerShield Plus – 20% cashback (capped at S\$10) for single trips and 20% cashback (capped at S\$100) for annual trips (as elaborated in Section 5. TravellerShield Plus Travel Insurance Policy), **AND/OR**
 - b) DBS Remit - S\$12 cashback for New Remit Customers who use promo code “NEWREMIT” when making a DBS Remit service via digibank online or digibank mobile; and also accumulate a minimum of S\$300 equivalent of DBS Remit transactions within the same month.
(as elaborated in Section 6. DBS Remit Overseas Funds Transfer), **AND/OR**
 - c) DBS Marketplace Participating Partners - 20% cashback (capped at S\$10) for DBS Marketplace Participating Partners spend (as elaborated in Section 8. DBS Marketplace Qualifying Transaction)

Example of allocation of draw chances & cashback for the promotion:

Scenario: Customer who has registered on **5 April 2024** and made 6 successfully completed transactions.

S/N	Transaction Date	Transaction Item	Amount	Draw Chance	Cashback	Remarks
1	1 April 2024	DBS Marketplace Participating Partner <i>E.g: Expedia booking through DBS Travel & Leisure Marketplace/ Klook / GetGo</i>	S\$1,000	0	S\$0	Draw chances & cashback are not allocated as transaction was made before registration .
2	10 April 2024	TravellerShield Plus Annual Trip Policy	S\$510	6	S\$100	1 draw chance allocated for the successful application + 5 draw chances allocated for S\$510 spend (1 additional chance for every S\$100 spend) 20% cashback (capped at S\$100) is awarded for TravellerShield Plus Annual Trip Policy.
3	11 April 2024	DBS Visa Debit Card Application	-	1	-	1 draw chance allocated for DBS Visa Debit Card Application.
4	13 April 2024	DBS Marketplace Participating Partner <ul style="list-style-type: none"> <i>S\$1,000 from Expedia booking through DBS Travel & Leisure Marketplace</i> <i>S\$90 from Klook</i> 	S\$1,090	11	S\$10	1 draw chance allocated for any DBS Marketplace transactions made + 10 draw chances allocated for S\$1,090 spend (1 additional chance for every S\$100 spend) 20% cashback (capped at S\$10) is awarded for DBS Marketplace spend.
5	14 April 2024	DBS Remit Overseas Funds Transfer	S\$300	4	S\$12	1 draw chance allocated for any completed remit funds transfer + 3 draw chances allocated for S\$380 accumulated transfer of DBS Remit. (1 additional chance for every S\$100 transfer)
6	20 April 2024	DBS Remit Overseas Funds Transfer	S\$80			S\$12 cashback is awarded only for New Remit Customers who use promo code "NEWREMIT" when making a DBS Remit service via digibank online or digibank mobile; and accumulate minimum of S\$300 equivalent of DBS Remit transfers.
Total				22 chances	S\$122 cashback	



3. Winners & Prize

3.1. There will be a total of 5 winners and 1 prize to be won for each winner. The prizes are set out as follows:

Winners	Prizes
5 Winners	Suitcase (valued at S\$2,390 each)

3.2. Winner will be randomly drawn by means of a computerised draw under the supervision of an external auditor on 19 September 2024 (“**Draw Date**”) or on such other dates as DBS may determine at its sole and absolute discretion, at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982 or at such other venue as may be determined by DBS.

3.3. The Winner of the Draw will be notified within 7 calendar days from the Draw Date. The winner will be notified via registered electronic email and/or contact number with DBS. It is the responsibility of the Winners to provide DBS with their updated contact information.

3.4. DBS shall have the right to draw a “Reserve Winner” to replace the Winner drawn who is subsequently disqualified or unable to collect the Prize.

3.5. Each Winner is entitled to only receive one Prize during the Draw.

3.6. In the event that a Prize should become unavailable, DBS reserves the right to substitute a prize which it may deem as being of equal value.

3.7. Prizes are strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.

3.8. Winner’s eligibility to participate in the Draw is subject to verification, and in the event a Winner is determined by DBS to be ineligible to participate in the Draw, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to a Reserve Winner.

3.9. Winner who has been awarded a Prize shall not be entitled to any compensation, benefits, or substitution in any form whatsoever in lieu of the Prize should any Prize be forfeited or reclaimed.

3.10. The use of the Prize is subject to the terms and conditions as may be imposed by the merchant supplying the prize. The Winner shall accept the Prize in its “as is” state. DBS makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Prize and assumes no liability or responsibility for the acts or defaults of the merchant supplying the prizes or for any non-delivery, non-performance, or defects in the prize. For all purposes, DBS is not an agent of the merchant. Any dispute as to the quality or performance of the prize must be resolved by the Winner(s) with the merchant directly.

3.11. Prizes that remain unclaimed after the stipulated redemption period stated in the Prize notification letter sent by DBS will be forfeited.

3.12. Winner consent to DBS disclosing and/or publishing their names, particulars, and pictures/photographs/videos in any manner which DBS may deem fit for publicity purposes. Winner shall cooperate with and participate in such publicity activity organised by DBS without any compensation whatsoever and in such manner as DBS deems fit. In addition, by participating in this Promotion, Winner consent to DBS disclosing their names, NRIC/passport number or any of their personal information, including personal data in DBS possession to any third-party DBS may reasonably consider appropriate or necessary in connection with administering the Promotion, including any person or entity involved in organising, promoting, or conducting the Draw for purposes of the Promotion. Winner who fails to comply with this clause shall result in their disqualification as Winner and to receive the Prize.

4. Registration

- 4.1. To be eligible for the Promotion, customer will need to register via the [Promotion website](#) where the Customer is required to login to DBS Marketplace.
- 4.2. Please note that Customer should see the “Register Now” red button change to “Registered” upon the successful completion of registration.
- 4.3. DBS shall not be responsible for any incorrect information provided which may result in a Customer being ineligible for the Promotion.

5. TravellerShield Plus Travel Insurance Policy

- 5.1. The Promotion is organised by DBS Bank Ltd (“DBS”).
- 5.2. TravellerShield Plus is underwritten by Chubb and distributed by DBS.
- 5.3. To be eligible for the Sweeter Deals promotion on TravellerShield Plus Insurance,
 - a) policyholder must register for Sweeter Deals via the [Sweeter Deals Promotion website](#) before or on the same day as buying a Policy between 1 April 2024 and 30 June 2024 (both dates inclusive);
 - b) policyholder purchases a new TravellerShield Plus Single Trip/ Annual Multi-Trip insurance policy (“**Policy**”) via a DBS/POSB website, DBS PayLah! app, DBS digibank or a DBS/POSB branch between 1 May 2024 and 31 May 2024 (both dates inclusive);
 - c) your application and insurance premium payment must be accepted by Chubb during the 1 May 2024 to 31 May 2024 (both dates inclusive);
 - d) the applicant must not have cancelled any existing Policy between 1 April 2024 and 31 May 2024 (both dates inclusive); and
 - e) the commencement date of your Policy is between 1 May 2024 and 30 June 2024 (both dates inclusive)

- 5.4. Each Policy accepted between 1 May 2024 and 31 May 2024 (both dates inclusive); entitles you to receive the following premium discount (“**Discount**”) and cashback reward (“**Reward**”):

Policy	Discount	Reward
TravellerShield Plus - Single Trip Plan	65%	20% Cashback (capped at S\$10 per customer)
TravellerShield Plus - Annual Multi-Trip Plan	30%	20% Cashback (capped at S\$100 per customer)

- 5.5. There is no minimum premium required for you to be entitled to the Discount and Reward
- 5.6. In addition to the Discount, you will receive the Reward if you registered for Sweeter Deals **before or on the same day** as applying for a new TravellerShield Plus Single Trip/ Annual Multi-Trip insurance policy between 1 May 2024 and 31 May 2024 (both dates inclusive).
- 5.7. The Reward will be credited to Eligible Customer’s DBS/POSB CASA based on the customer’s choice at the point of successful registration on [DBS Marketplace My Setting Page](#) or [Sweeter Deals Promotion website](#), by 30 September 2024.
- 5.8. Notwithstanding any other clause in these Terms and Conditions, policies that are cancelled and refunded will not be eligible for cashback.

- 5.9. The maximum Reward that an Eligible Customer can receive on TravellerShield Plus Insurance is **S\$10 for Single Trip plans and S\$100 for Annual Multi-Trip plans**. If an Eligible Customer has purchased multiple policies, we will take the aggregated premium amount for calculation.
- 5.10. The Discount is non-exchangeable for cash and non-transferrable. The Reward is non-transferrable.
- 5.11. DBS may change these terms or suspend / terminate the Promotion without giving notice.
- 5.12. DBS will have the final decision on all matters regarding the Promotion.
- 5.13. You consent to the DBS' and Chubb's collection, use and disclosure of your personal data by/to third parties for the purpose of the Promotion. You agree to the terms of the DBS Bank Privacy Policy, and the Chubb Privacy Policy, copies of which can be found on www.dbs.com/privacy and at www.chubb.com/sg-privacy respectively.

6. DBS Remit Overseas Funds Transfer

- 6.1. The promotion is valid from **1 April 2024 to 30 June 2024 ("Promotion Period")**, both dates inclusive.
- 6.2. To qualify for the Promotion and be allocated draw chance(s), Eligible Customers must fulfil the following criteria below:
- Register for Sweeter Deals via the [Promotion website](#); and
 - Successfully complete a DBS Remit Funds Transfer during the promotion period.
- 6.3. "New Remit Customer" are defined as customer who has not used a DBS Remit service or online outward overseas funds transfer ("DBS Remit") via digibank online or digibank mobile within the last 12-months.
- 6.4. Both new and existing remit customers can be allocated draw chance(s) if they successfully complete a DBS Remit Funds Transfer after registration.
- 6.5. For the avoidance of doubt, only New Remit Customer can qualify for the S\$12 Cashback from [DBS Remit Welcome Reward 2024 Promotion](#), after fulfilling the following criteria:
- New Remit Customer must use promo code "NEWREMIT" when making a DBS Remit service via digibank online or digibank mobile; and
 - Accumulate minimum of S\$300 equivalent of DBS Remit transactions within the Qualifying Period where the first Eligible Transaction is made, as defined [here](#).
- 6.6. Regardless of multiple Eligible Transaction made, each New Remit Customer will only be entitled to S\$12 cashback during the Promotion Period.
- 6.7. S\$12 cashback will be credited into the bank account used by New Remit Customer to perform the first Eligible Transaction, based on the Qualifying Period and Cashback Credit Date shown [here](#), given that the Eligible Customer has fulfilled all the criteria under Section 6.5.

7. DBS Visa Debit Card Application

7.1. The promotion is valid from **1 April 2024 to 30 June 2024 (“Promotion Period”)**, both dates inclusive.

7.2. To qualify for the Promotion, Eligible Customers must fulfil the following criteria below to be allocated draw chance(s):

- a) you must register for Sweeter Deals via the [Sweeter Deals Promotion website](#) between 1 April 2024 to 30 June 2024 (“Promotion Period”); and
- b) apply for a DBS Visa Debit Card during the Promotion Period; and
- c) have the application(s) approved by DBS during the Promotion Period.

8. DBS Marketplace Qualifying Transaction

8.1. A qualifying DBS Marketplace transaction refers to when an Eligible Customer makes a spend during the Promotion Period after registration, as featured on DBS Marketplace, and as fulfilled by the Participating Partners listed below with DBS/POSB Cards as the payment mode:

Marketplace	Participating Partners	Payment Mode
DBS Travel & Leisure Marketplace	Go City Klook Agoda* Expedia* PriceBreaker* Singapore Airlines* Travel Trade Marketplace* *Only for purchases done through DBS Travel & Leisure Marketplace.	DBS / POSB Credit/Debit Card Note: Not applicable for deals that are free.
DBS Education Marketplace	88learn 88tuition+ Flying Cape *Only for paid classes purchased within the promotion period.	
DBS Home Marketplace	Sunday Bedding The Sustainability Project	
DBS Health Marketplace	HeyAlly MaNaDr	
DBS Car Marketplace	Access by BMW Tribecar Shariot GetGo	

8.2. For the avoidance of doubt, qualifying DBS Marketplace transaction excludes the following:

- a) Any payment of funds to payment service providers (including but not limited to PayPal, EZ-Link, GrabPay, NETS FlashPay, Shopee Pay and Singtel Dash);
- b) Any transaction with transaction description “AMAZE*” (with effect from 1 June 2022);
- c) Transactions incurred with a **supplementary** DBS/POSB Card.

8.3. The cashback for qualifying DBS Marketplace transactions is 20% (capped at S\$10 per customer) on total spend on DBS Marketplace Qualifying Transaction(s) charged (posted within 7 calendar days after the transaction).

- 8.4. The cashback is awarded to the first 1,000 Qualified Customers. Each customer is eligible for one cashback on DBS Marketplace Qualifying Transaction spend.
- 8.5. The cashback will be credited to Customer's CASA with DBS/POSB based on the customer's choice on [DBS Marketplace My Setting Page](#) at the time of successful registration, by 30 September 2024.
- 8.6. The Customer acknowledges that there may be a gap in time between when the limit of 1,000 Customers has been reached and when the Promotion website is deactivated. Therefore, the Customer accepts that it may still be possible to provide certain personal details via the Promotion website but that the ability to submit such details doesn't necessarily entitle Customers to cashback.
- 8.7. Participating partners are subjected to updates and customers should check the promotion website before making a transaction to ensure that the merchant is still participating in the promotion.
- 8.8. Where a DBS/POSB Card is used as the payment method, the transaction shall only be deemed a Marketplace Qualifying Transaction if the DBS/POSB Card was not suspended, cancelled or terminated by DBS and in good standing (i.e. to abide by the terms and conditions listed in the [DBS Cards General Promotions Terms & Conditions](#)) throughout the Promotion.
- 8.9. Notwithstanding any other clause in these Terms and Conditions, transactions that are refunded will not be considered Marketplace Qualifying Transactions.
- 8.10. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in the Customer being ineligible for the promotion.

9. General

- 9.1. DBS reserves the right, at any time without giving any reason or notice, to withdraw or cancel any **draw chance(s) and/or cashback** awarded to customers without liability.
- 9.2. DBS will have the final decision on all matters regarding the Promotion.
- 9.3. DBS may change these terms or suspend/terminate the Promotion without giving any notice.
- 9.4. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the current and upcoming Promotion.
- 9.5. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
- 9.6. By participating in this Promotion, participants agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
 - a) DBS will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment), Prize and/or any notices, letters or correspondence lost, stolen, or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
 - b) the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the Promotion; and
 - c) the participation in the Promotion or any Cash Credit-related or any prize-related activities.
 - d) Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Promotion or receive a Prize. DBS' decision on all matters relating

to the Promotion (including but not limited to the number of Draw Chances to be awarded to any customer, and the selection of Winner) shall be final. No correspondence or claims will be entertained.

- 9.7.** DBS may vary these Terms and Conditions without notice or withdraw or terminate the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
- 9.8.** [DBS' Terms and Conditions Governing Accounts](#), [Terms and Conditions Governing Electronic Services](#), [DBS Cards General Promotions Terms & Conditions](#), [Terms and Conditions Governing Electronic Statements](#) and terms and conditions governing all other account-related services apply. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.
- 9.9.** Customers consent to the collection, use and disclosure of their personal data, including personal data in DBS possession, by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of administering the Promotion, and confirm that they agree to be bound by the terms of the [DBS Privacy Policy](#).
- 9.10.** DBS Marketplace Participating Partners terms and conditions apply.
- 9.11.** DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the partner's goods and services. Any dispute about the same must be resolved directly with the partner.
- 9.12.** DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the Participating Partner's goods and services or redemption or usage of the gifts.
- 9.13.** DBS is not an agent of any of the Participating Partners or vice versa.
- 9.14.** All information on DBS Marketplace is accurate at time of publish.