

Terms and Conditions Governing the DBS Apple Rewards Store Promotion Up to S\$120 off with DBS Points redemption and DBS Instalment Payment Plan ("Promotion")

Participation in the Promotion constitutes acceptance of Terms and Conditions governing it.

1. The Promotion is valid from 1st June 2022 till 30th September 2022 or till the first 300 eligible transactions are awarded monthly (whichever is earlier) ("Promotion Period").
2. The Promotion is available on DBS Apple Rewards Store (<https://dbs.applerewardsstore.com/>) ("Site") only. Only DBS/POSB VISA or MasterCard Credit Cardmembers ("Customers") are eligible to participate in this Promotion during the Promotion Period.
3. To be eligible to receive up to S\$120 off ("Total Discount") their purchase, a customer must make a nett spend of at least S\$1,000 on DBS Apple Rewards Store site (excluding the use of any promotional or voucher codes) within a single transaction ("Eligible transaction") and pay with DBS Points redemption and DBS Instalment Payment Plan:
 - a. Split your purchase over 12 or 24 monthly repayments and redeem at least S\$200 worth of DBS Points to receive S\$120 off ("Instalment Discount"). A minimum spend of S\$500 is required to qualify for DBS Instalment Payment Plan.

or

 - b. Split your purchase over 12 or 24 monthly repayments and redeem at least S\$50 to S\$199 worth of DBS Points to receive S\$70 off ("Instalment Discount"). A minimum spend of S\$500 is required to qualify for DBS Instalment Payment Plan.

or

 - c. Split your purchase over 12 or 24 monthly repayments only to receive S\$25 off ("Instalment Discount"). A minimum spend of S\$500 is required to qualify for DBS Instalment Payment Plan.

4. The Promotion cannot be used in conjunction with the AirPods Pro promotion (Promo code DBS85)

Example:

Customer wants to buy an iPad Air 64GB Wi-Fi for S\$879 and AirPods Pro under the DBS85 promotion. Qualifying nett spend considered (excluding price of discount AirPods Pro) will be less than S\$1,000 hence no instant discount of S\$120 will be given.

5. Eligible transactions will have the discount applied instantly to offset their purchases on site. In the event that the discount cannot be applied instantly on the purchase, customer will be awarded a DBS Apple Rewards Store voucher code for subsequent purchase made on the DBS Apple Rewards Store site.

Example:

Customer wants to buy an iPhone 13 for S\$1,299 on the DBS Apple Rewards Store and chooses to redeem S\$799 with DBS Points and split the balance of S\$500 into Instalment Payment Plan. Customer will be eligible to receive S\$120 off his/her purchase but because there is no outstanding balance for the discount to be applied instantly, a S\$120 voucher code will be issued to customer instead.

6. The voucher code will be made available to customers within 1 working day from date of purchase. Customers will receive an email notification and will be able access their voucher code when they log in to their account on DBS Apple Rewards Store.
7. Successful redemptions with DBS Points are non-refundable and non-reversible.
8. DBS reserves the right to claw back the instalment discount from customers who did not pay with DBS Instalment Payment Plan during check out or chose to terminate the instalment plan before the repayment period is met.

General

9. DBS will have the final decision on all matters regarding the Promotion.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. DBS makes no representation to the quality or performance of the goods and services provided by the merchants/partners/vendors in connection with the Promotion.
12. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
13. These terms and conditions shall be read in conjunction with the DBS Rewards Programme Terms & Conditions and 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 for a copy of the DBS Rewards Programme Terms & Conditions and/or DBS Cards General Promotions Terms & Conditions.
14. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.