

## Terms and Conditions governing the DBS Black Card 6% Cashback on Dining, Groceries or Shopping Promotion (“Terms and Conditions”)

### 1. Promotion Period

1.1 The DBS Black Card 6% Cashback on Dining, Groceries or Shopping Promotion (“Promotion”) is valid from 1 November 2018 to 30 April 2019 (“Promotion Period”).

### 2. Eligibility

2.1 To qualify for the Promotion, customers (“Eligible Cardmembers”) must:

#### (A) EITHER

2.1.1 be a principal holder of a DBS Black American Express® Card or DBS Black Visa Card (“Card”) whose DBS Black Card Account (“Card Account”) is opened prior to 1 November 2018, have successfully registered to participate in the Promotion via the Online Registration Form (“Online Form”) at [go.dbs.com/black6form](http://go.dbs.com/black6form) by selecting ONE category (i.e. Dining, Groceries or Shopping purchases) to earn 6% cashback (“Cashback”) on with a minimum Qualifying Spend of S\$800 in a calendar month during the Promotion Period (“Existing Cardmembers”).

#### (B) OR

2.1.2 have opened a Card Account during Promotion Period, have successfully registered to participate in the Promotion via Online Form at [go.dbs.com/black6form](http://go.dbs.com/black6form) by selecting ONE category (i.e. Dining, Groceries or Shopping purchases) to earn 6% cashback on with a minimum Qualifying Spend of S\$600 in a calendar month during the Promotion Period (“New Cardmembers”).

2.2 The following persons are not eligible to participate and will be disqualified from participating in the Promotion:

2.2.1 New Cardmembers who have cancelled a Card Account within the last 12 months prior to the commence date of this Promotion.

2.2.2 Existing and New Cardmembers whose Card Accounts have been suspended, cancelled or terminated by DBS at any time during the Promotion Period.

2.3 For the avoidance of doubt, each Cardmember may only register once for this Promotion regardless of the number of Cards he/she holds. If a Cardmember registers multiple times for this Promotion, only the first valid registration shall be considered for the purposes of this Promotion and all preceding registrations (together with any Qualifying Spend made in the interim) shall be considered null and void. Once a Cardmember has registered for a category, he/she is bound by it and may not change their registration.

### 3. Eligible Transactions

3.1 **“Qualifying Spend”** refers to retail transactions charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback. It includes local and foreign retail sales, recurring bill payments but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking, posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment (“MP3”) instalment plan monthly transactions and all fees charged by DBS. Retail spend made on a Supplementary Card can be included in the calculation of Qualifying Spend.

3.2 **“Dining purchases”** are local and foreign in-store retail transactions at any bars and restaurants assigned with the following Merchant Category Code (“MCC”). It excludes all online dining transactions and payments via internet and processed by the respective acquirers/merchants as an online transaction through American Express/Mastercard Worldwide/Visa networks.

5811	Caterers
5812	Eating Places and Restaurants
5813	Drinking Places
5814	Fast Food Restaurants

3.3 **“Groceries purchases”** are local and foreign in-store retail transactions at any supermarkets assigned with the following MCC. It excludes all online groceries transactions and payments via internet and processed by the respective acquirers/merchants as an online transaction through American Express/Mastercard Worldwide/Visa networks.

5411	Grocery Shops and Supermarkets
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3.4 **“Shopping purchases”** are local and foreign in-store retail transactions at any department store or retail store that sells bags, clothes, jewelry, shoes and watches as its main business activity and assigned with the following MCC. It excludes all online shopping transactions and payments via internet and processed by the respective acquirers/merchants as an online transaction through American Express/Mastercard Worldwide/Visa networks.

5094	Precious Stones and Metals, Watches and Jewellery
5311	Department Store
5621	Ladies Ready to Wear Shops
5631	Ladies Accessory and Specialty Shops
5641	Children's and Infants' Wear Shops
5651	Family Clothing Shops
5655	Sports and Riding Clothes Shops
5661	Shoe Shops
5691	Men's and Women's Clothing Stores
5699	Miscellaneous Apparel and Accessory Shops
5944	Jewelers, Watches, Clocks, and Silverware Shops
5948	Luggage and Leather Good Stores

- 3.5 Cashback earned by each Eligible Cardmember is capped at S\$60 per calendar month and will be credited to the Principal Cardmember's Card Account within 60 days following the month the Qualifying Spend is charged and posted into the Card Account.
- 3.6 Cashback shall be awarded for the Qualifying Spend made in the calendar month from which the Eligible Cardmember has successfully registered himself/herself to participate in the Promotion.
- 3.7 For the avoidance of doubt, Cashback will not be awarded to a Cardmember whose Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cashback is awarded into such Eligible Card account.

#### **4. General**

- 4.1 DBS shall not be responsible for any failure of delay in posting of sales transactions which may result in an Eligible Cardmember being omitted from enjoying the Promotion.
- 4.2 DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
- 4.3 DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
- 4.4 Eligible 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 Shopping 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](http://www.dbs.com/privacy).