

Terms and Conditions Governing the SAFRA DBS Credit Card Acquisition Promotion (“Promotion”)

1. This Promotion is valid from 1 June 2022 to 31 December 2022 (“Promotion Period”).
2. To qualify for this Promotion (“Qualified Cardmembers”), customers must fulfil the following qualifying criteria below to receive the corresponding sign-up gifts:
 - a) be an existing SAFRA member;
 - b) apply online for a SAFRA DBS Credit Card (“Card”) and the Card must be applied during the Promotion Period and approved by 14 January 2023;
 - c) has entered ‘150SAFRA’ in the promo code field during online application;
 - d) currently not holding on to any DBS/POSB Credit Card and have not cancelled any DBS/POSB Credit Card within the last 12 months from Card Approval Month; and
 - e) charge a minimum of S\$800 on total retail transaction to the SAFRA DBS Credit Card within first 2 months from the date of Card approval (“Qualifying Spend”)

For card approved from 1 June 2022 to 14 January 2023:

Qualifying Spend requirement	Charge a minimum of S\$800 on total retail transaction within first two months from Card approval date (“ Qualifying Spend ”). <i>For example, card approval date is on 15 June 2022, qualifying spend period will be from 15 June 2022 to 14 August 2022.</i>
Promotion award	S\$150 Cash Rebate in the form of Safra\$ (“ Sign-up Gift ”)

3. Each Qualified Cardmember will be rewarded in the form of SAFRA\$ cash rebate (“Sign-up Gift”).
4. Sign-up Gift of S\$150 cash rebate in the form of Safra\$ will be credited to the Card account between 60 to 90 days from the end of Qualifying Spend period, given that the Eligible Cardmember has fulfilled the Qualifying Spend requirement.

5. Each Qualified Cardmember is eligible to receive only 1 Sign-up Gift per Card sign up based on their Qualifying Spend, regardless of the accumulated spend on the Card during the Promotion Period.

6. The Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, but excludes the following:
 - a) Interest and finance charges
 - b) Cash withdrawal and balance transfer
 - c) Smart cash
 - d) Fees charged by DBS
 - e) Association and Membership fees
 - f) Payment to educational institutions
 - g) Payment to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here)
 - h) Payment to insurance companies (sales, underwriting, and premiums)
 - i) Payment to non-profit organisations
 - j) Payment to financial institutions (including banks, online trading platforms and brokerages)
 - k) Payment to CardUp, iPaymy, Mileslife and SmoovPay
 - l) Payment to utility bill companies
 - m) Payment to hospitals and professional service providers
 - n) Payment made via AXS (except Pay+Earn) and SAM online/banking bill payment transactions, EZReload (Auto Top-Up) transactions, eNets transactions and bill payments via internet banking
 - o) Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting, and wagers)
 - p) Any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash)
 - q) Any transaction related to crypto currencies
 - r) Any other transaction effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS Bank may in its sole and absolute discretion choose to disallow
 - s) Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at racetracks) through any channel
 - t) Any transaction with transaction description "AMAZE*"

General Terms and Conditions

7. The Sign-up Gift is non-exchangeable, non-transferrable and non-replaceable.
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 Gift is being credited, DBS reserves the right to forfeit the 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. 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.
11. DBS decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. 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.
13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
14. Customers who participate in this Promotion 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 www.dbs.com/privacy.