

TERMS AND CONDITIONS GOVERNING SAFRA DBS CREDIT CARD CASH REBATE PROGRAMME

1. Principal SAFRA DBS Credit Cardmembers ("Cardmembers") are eligible to receive 3% cash rebate when the Cardmembers spend at selected groceries stores ("Grocery Stores") and online ("Online") and 0.3% cash rebate on all other transactions with their SAFRA DBS Credit Card ("Card"), with a total qualifying spend of minimum S\$500 per Card account within the same calendar month.

Supplementary Cardmembers' spend will be included in the calculation of total qualifying spend and cash rebate to be awarded to the Cardmembers.

2. Minimum qualifying spend of S\$500 (on both principal and supplementary Cards) is calculated based on local and foreign retail sales and recurring bill payment, but excludes annual fees, interest, bill payment, finance charges, cash advances, balance transfer, installment payment plans, preferred payment plans and all fees charged by DBS Bank Ltd ("DBS").
3. Cash rebate under this cash rebate programme is issued in the form of SAFRA\$. Cash rebate/SAFRA\$ is rounded up to the nearest 2 decimal places.
4. Cash rebate is capped at a maximum of SAFRA\$50 per Card account per calendar month. The cash rebate will be credited by the end of the following calendar month of which the transaction was made.
5. Transactions at Grocery Stores refer to Cardmembers' spend on the SAFRA DBS Credit Card at FairPrice Supermarkets/Finest/Xtra, Sheng Siong, Giant, Cold Storage, Marketplace and Jasons' outlets.
6. Online transactions are card-not-present transactions made by the Cardmembers on the SAFRA DBS Credit Card via the internet, identified as an online transactions type through VISA/MasterCard Worldwide networks.
7. SAFRA\$ earned in the respective months will expire 12 calendar months from the earn date. All expired SAFRA\$ will be forfeited.
8. In the event that a Cardmember's Card account is terminated or suspended for any reason, the said Cardmember will be disqualified from participating in the cash rebate programme and any SAFRA\$ accumulated shall be automatically forfeited or cancelled.
9. DBS' decision on all matters relating to this cash rebate programme is final and binding on all principal and supplementary SAFRA DBS Credit Cardmembers.
10. DBS shall not be obliged to enter into any correspondence on any matter concerning the cash rebate programme.
11. DBS may vary these terms and conditions of or suspend or terminate the cash rebate programme at any time without any notice or liability to any party.

12. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and parties irrevocably submit to the exclusive jurisdiction of the Singapore courts.

13. A person who is not a party to these terms may not enforce any of them under the Contracts (Rights of Third Parties) Act (Chapter 53B) and notwithstanding any terms herein, the consent of any third party is not required for any variation of the terms of cash rebate programme (including any release or compromise of any liability) or termination of the cash rebate programme.