

## DBS Esso Card Terms and Conditions

### Smiles Promotion (“Promotion”) from 1 May - 31 December 2017 (“Promotion Period”)

1. Promotion is applicable to all DBS Esso Card Cardmembers (“Cardmembers”) only.
2. This Promotion allows Cardmembers to earn Esso Smiles Points (“Smiles Points”) during the Promotion Period on purchases made outside of Esso service stations (“Qualifying Spend”) on his/her DBS Esso Card (“Card”). Effective from 1 May 2017, all spend on DBS Esso Card will not be awarded with DBS Points.
3. “Qualifying Spend” is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, posted My Preferred Payment instalment plan.
4. Effective 2 July 2017, Smiles Points will not be awarded for the following transactions:
  - Non-fuel purchases at Esso service stations
  - Interest and finance charges
  - Cash withdrawal and balance transfer
  - Smart cash
  - Fees charged by DBS
  - Payments to financial institutions (including banks and brokerage)
  - Payment of funds to prepaid accounts and merchants who are categorized as “payment service providers” and payment to professional service providers
  - Payment made via AXS and SAM online/banking bill payment transactions, EZ-Reload (Auto Top-Up) transactions, eNets transactions and bill payments via internet banking.
  - Payments to educational institutions;
  - 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);
  - Payment to insurance companies (sales, underwriting, and premiums);

- Payment to non-profit organisations;
  - Any top-ups or payment of funds to any payment service providers, prepaid cards and any prepaid accounts;
  - 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.
5. 1 Smiles Point (“**Gift**”) will be awarded for every S\$10 of each transaction charged to DBS Esso Card during (“Promotion Period”), rounded down to the nearest number. Smiles Points earned by the Supplementary Cardmember will be credited to the Esso Smiles Card Account of the Principal Cardmember and may be used only by the Principal Cardmember for the redemption of rewards and benefits under the Smiles Driver Rewards Programme.
  6. Gift will be credited only to an active Esso Smiles Card Account linked to Qualified Cardmembers’ DBS Esso Card account within 60 days after the last month which the Qualifying Spend was made.  
Example: Smiles Points earned on transaction made on 1 May 2017 will be credited into Smiles account by 31 July 2017.
  7. Gift awarded is non-exchangeable, non-transferable and non-replaceable.
  8. DBS shall not be responsible for any failure of delay in posting of sales transactions which may results in any customer being omitted from enjoying the Promotion.
  9. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
  10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
  11. Terms and conditions of Smiles Driver Rewards Programme apply, visit [www.essosmiles.com.sg](http://www.essosmiles.com.sg) for full details.
  12. Qualified Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants’ personal data by/to the DBS’ agent or vendors and such other third party for the purpose of the Promotion and Participants 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).