

TERMS AND CONDITIONS GOVERNING HOMETEAMNS-PASSION-POSB DEBIT CARD CASH REBATE PROGRAMME

1. A HomeTeamNS-PAssion-POSB Debit Cardmember ("**Cardmember**") may earn the following cash rebate ("**Cash Rebate**") on transactions if he/she charges a minimum of S\$400 to his/her HomeTeamNS-PAssion-POSB Debit Card ("**Card**") in retail purchases in the same calendar month ("**Qualifying Spend**"):
 - 1.1 2% Cash Rebate on Local MasterCard Contactless Transactions;
 - 1.2 1% Cash Rebate on Online Transactions; and
 - 1.3 0.3% Cash Rebate on All Other Retail Transactions.

A Cardmember who is a Full Time National Servicemen (NSF) is not subject to a minimum spend of S\$400 on the Card to qualify for the Cash Rebate.

"**Local MasterCard Contactless Transactions**" refer to retail transactions made via MasterCard Contactless through a contactless payment terminal in Singapore.

"**Online Transactions**" refer to retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction through MasterCard Worldwide networks and exclude the following:

- a. payments made via telephone or mail order;
- b. payments to government institutions;
- c. payments to financial institutions (including banks and brokerages);
- d. payments to insurance companies;
- e. utility bill payments;
- f. donations;
- g. payment of funds to prepaid accounts and merchants who are categorized as "payment service providers";
- h. payments to schools, hospitals, professional service providers and payment for parking lots;
- i. payments made via online banking;
- j. payments made via AXS and SAM; and
- k. any other transactions determined by DBS from time to time

"**All Other Retail Transactions**" refer to retail transactions which are not **MasterCard Contactless Transactions** and **Online Transactions**.

2. Transactions are based on posted local and foreign retail sales via MasterCard, and transactions involving NETS, interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and fees charged by DBS are excluded from earning the Cash Rebate.
3. Cash Rebate is rounded up to the nearest 2 decimal places and there is no cap on the Cash Rebate earned by a Cardmember.
4. The Cash Rebate will be credited to the Cardmember's Card account in the form of HomeTeamNS\$ within 90 days of the following calendar month the Qualifying Spend is charged to and posted in the Card account.

5. HomeTeamNS\$ earned in a Cardmember's Card account can be redeemed at all HomeTeamNS clubhouses and participating merchants. The HomeTeamNS\$ which is not redeemed 1 year from the date it is earned will be forfeited.
6. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the Cash Rebate.
7. DBS' decision on all matters relating to the Cash Rebate shall be final. No correspondence or claims will be entertained.
8. DBS may vary these Terms and Conditions or suspend or terminate the Cash Rebate by providing Cardmembers 30 days' notice via any mode of communication at DBS' discretion before any variation, suspension or termination takes effect.
9. 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 Cash Rebate, 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.