

Terms and Conditions Governing the DBS/POSB Credit Cards – New DBS/POSB Credit Card Application Promotion (“Promotion”)

1. The Promotion is from 7 July 2016 to 30 September 2016 (“Promotion Period”).
2. For the purpose of this Promotion, only the following principal DBS/POSB credit cards are included (“Cards”, each a “Card”):
 - a) DBS Black Visa Card
 - b) DBS Woman’s MasterCard® Card
 - c) DBS Woman’s World MasterCard® Card
 - d) POSB Everyday MasterCard® Card
3. To qualify for this Promotion (“Qualified Cardmembers”), customers must:
 - a) be new to DBS/POSB Credit Cards ie. not be an existing DBS/POSB Credit Cardmember;
 - b) not have cancelled any DBS/POSB Credit Card(s) within the last 12 months prior to the commencement date of this Promotion;
 - c) apply for a Card during the Promotion Period; and
 - d) charge a minimum of S\$700 per month to their Card in the next 2 consecutive months from the date of Card approval (“Qualifying Spend”).
4. Qualified Cardmembers will be eligible to receive \$50 Takashimaya Gift Vouchers (“Gift”).
5. Qualified Cardmembers who apply online for a Card will be eligible to receive an additional \$50 Takashimaya Gift Vouchers (“Bonus Gift”).
6. The Gift(s), wherever applicable, will be mailed to Eligible Cardmembers’ registered address with the bank within 60 days after the last month which the Qualifying Spend was met.
7. The Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.
8. The Gift is non-exchangeable, non-transferrable and non-replaceable.
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. Customers 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.

Terms and Conditions Governing the DBS/POSB Credit Cards – Existing DBS/POSB Credit Card Application Promotion (“Promotion”)

1. The Promotion is from 7 July 2016 to 30 September 2016 (“Promotion Period”).
2. For the purpose of this Promotion, only the following principal DBS/POSB credit cards are included (“Cards”, each a “Card”):
 - a) DBS Black Visa Card
 - b) DBS Woman’s MasterCard® Card
 - c) DBS Woman’s World MasterCard® Card
 - d) POSB Everyday MasterCard® Card
3. To qualify for this Promotion (“Qualified Cardmembers”), customers must:
 - a) apply online for a Card during the Promotion Period;
 - b) not have cancelled Card within the last 12 months prior to the commencement date of this Promotion; and
 - c) charge a minimum of S\$700 per month to their Card in the next 2 consecutive months from the date of Card approval (“Qualifying Spend”).
4. Qualified Cardmembers will be eligible to receive \$100 Takashimaya Gift Vouchers (“Gift”).
5. Each Qualified Cardmember is eligible to receive only 1 Gift based on their Qualifying Spend, regardless of the accumulated spend on the Card and the number of Cards applied for and approved during the Promotion Period.
6. The Gift will be mailed to Eligible Cardmembers’ registered address with the bank within 60 days after the last month which the Qualifying Spend was met.
7. The Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.
8. The Gift is non-exchangeable, non-transferrable and non-replaceable.
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. Customers 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.