

**Terms and Conditions for DBS/POSB Credit Card Sign-Up Promotion – 28% Cashback (“Promotion”)**

1. The Promotion is valid from **21 September 2021 to 31 January 2022** (“Promotion Period”).
2. Eligible Cardmembers (“**New Cardmember**”) are defined as:
  - a. Customers who are currently not holding on to any DBS/POSB Credit Card and have not cancelled any DBS/POSB Credit Card within the last 12 months; or
  - b. Customers who are currently only holding on to a Principal DBS Alpha Society Card, DBS NUS Alumni Card and/or DBS NUSS Card and currently do not hold onto any other DBS/POSB Credit Card.
3. To qualify for this Promotion, Eligible Cardmembers must fulfil the following qualifying criteria below (“**Welcome Gift**”):
  - a. Apply for an eligible Principal DBS/POSB Credit Card (“**Eligible Card**”) via **digibank or Myinfo with Singpass** with promo code:

28% cashback	
<b>Promo Code</b>	EDU28
<b>Eligible Card(s)</b>	<ul style="list-style-type: none"> <li>• DBS Live Fresh Card</li> <li>• POSB Everyday Card</li> </ul>

- b. Have the Eligible Card applied within the Promotion Period and approved by 14 February 2022; and
- c. To enjoy the cashback offer, Eligible Cardmembers will need to spend a minimum of S\$600 on qualifying spends, 30 days from card approved date (“**Qualifying Spend**”). Cashback is capped at S\$180 per month. A maximum of S\$360 cashback can be earned, across 2 months as long as the minimum spend of S\$600 per month, is met. Here’s an illustration on how you can earn the bonus 18% cashback within 2 months:

Qualifying Spend in Month 1	Cashback Earned in Month 1	Qualifying Spend in Month 2	Cashback Earned in Month 2	Total Cashback Earned
S\$600	S\$108	S\$0	S\$0	<b>S\$108</b>
S\$600	S\$108	S\$1,000	S\$180	<b>S\$288</b>
S\$1,000	S\$180	S\$1,000	S\$180	<b>S\$360</b>

4. Welcome Gift of the 28% cashback will be credited to the Card account between 120 to 150 days from the date of Card approval, given that the Eligible Cardmember has fulfilled all the criteria under Clause 3.
5. Limited to 1 Welcome Gift per Eligible Cardmember during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Not valid for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.
6. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:
  - a. posted 0% Interest Instalment Payment Plan monthly transactions,
  - b. posted My Preferred Payment Plan monthly transactions,
  - c. 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;
  - d. payments to educational institutions;
  - e. payments to financial institutions (including banks, online trading platforms and brokerages);
  - f. payments 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);
  - g. payments to hospitals;

- h. payments to insurance companies (sales, underwriting and premiums);
  - i. payments to non-profit organisations;
  - j. payments to utility bill companies;
  - k. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services advertising services, funeral service and legal services and attorneys);
  - l. any top-ups or payment of funds to payment service providers, prepaid accounts any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Transit Link, Razer Pay, ShopeePay, Singtel Dash);
  - m. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
  - n. any transactions related to crypto currencies; and
  - o. any other transactions determined by DBS from time to time.
7. 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.
8. 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.
9. Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
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/POSB's 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. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit [www.dbs.com.sg/dbscardstnc](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions.
14. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
15. 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 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 <https://www.dbs.com/privacy>.