

Terms and Conditions Governing the SAFRA DBS Credit Card Acquisition Promotion (“Promotion”)

Participation in the exclusive promotion (“Promotion”) constitutes acceptance of these Terms and Conditions.

1. This Promotion is valid from 1 August 2018 to 30 November 2018, both dates inclusive (“Promotion Period”).
2. To qualify for this Promotion (“Qualified Cardmembers”), customers must fulfill the following qualifying criteria below to receive the corresponding sign-up gifts:
 - a) be an existing SAFRA member;
 - b) apply online for a principal SAFRA DBS Credit Card (“Card”) and the Card must be approved during the Promotion Period;
 - c) not have cancelled any SAFRA DBS Credit or Debit Card(s) within the last 12 months prior to the commencement date of this Promotion; and
 - d) meet the minimum spend as illustrated in the table below:

To get (“Gift”)	Minimum spend required (“Qualifying spend”)
S\$25 cashback	Spend a minimum of S\$250 on MasterCard® contactless on their new SAFRA DBS Credit Card in for one month within the first three months from the date of card approval.
S\$50 cashback	Spend a minimum of S\$250 on MasterCard® contactless on their new SAFRA DBS Credit Card in for two months within the first three months from the date of card approval.
S\$75 cashback	Spend a minimum of S\$250 on MasterCard® contactless on their new SAFRA DBS Credit Card in for three months within the first three months from the date of card approval.

3. Each Qualified Cardmember will be rewarded in the form of SAFRA\$ cash rebate (“Gift”) which are subject to terms and conditions specified on the Gift and each Qualified Cardmember is only eligible to receive one (1) Gift.
4. Gift will be credited to Qualified Cardmembers’ Card account(s) within 180 days from the date of Card approval.
5. Each Qualified Cardmember is eligible to receive only 1 Gift per Card sign up based on their Qualifying Spend, regardless of the accumulated spend on the Card during the Promotion Period.
6. The Qualifying Spend includes retail transactions and recurring bill payments that are in local and foreign currencies posted to the Card Account at the point of computation of the Cashback. It excludes posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“MP3”) monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, smart card, 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.
7. 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 campaign.



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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 who participate in this Promotion 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.