

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

1. The Promotion is from 1 April 2018 to 30 June 2018 (“**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 Live Fresh Card
 - b) DBS Black Visa Card
 - c) POSB Everyday Card
3. To qualify for this Promotion (“**Qualified Cardmembers**”), customers must apply online for a principal Card during the Promotion Period and fulfill the following qualifying criteria below to receive the corresponding sign-up gifts and bonus gift (“**Gift**”).

	New DBS/POSB Credit Cardmembers	Existing DBS/POSB Credit Cardmembers
Qualifying Criteria	a. be new to DBS/POSB Credit Cards and applied for the new Card online; b. not have cancelled any DBS/POSB Credit Card(s) within the last 12 months prior to 1 April 2018; and c. charge a minimum of S\$600 to the Card within the first month from the date of Card approval (“ Qualifying Spend ”).	a. applied online without any sales assistance b. have not cancelled the same Card within the last 12 months prior to 1 April 2018; and b. charge a minimum of S\$600 to the Card within the first month from the date of Card approval (“ Qualifying Spend ”).
Sign-up gift	S\$100 cashback (“ Gift ”)	S\$20 cashback (“ Gift ”)
Bonus gift	Additional S\$100 cashback for top 50 Cardmembers with the highest Qualifying Spend each month. E.g. If Cardmember A has card approval date on 2 April 2018 and Cardmember B has card approval date on 28 April 2018, the Qualifying Spend period for Cardmember A will be from 2 April 2018 – 1 May 2018 and that for Cardmember B will be from 28 April 2018 – 27 May 2018.	Not Applicable

4. Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% Interest Instalment Payment Plan monthly transactions, posted My Preferred Payment Plan monthly transactions, but excludes the following:
 - a. 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.
 - b. payment or top-up of funds to payment service providers, prepaid accounts and any pre-paid accounts (including EZ-Link, NETS FlashPay and Transit Link);
 - c. payments to financial institutions (including banks and brokerages);
 - d. any transaction that is subsequently cancelled, voided or reversed for any reason
 - e. transactions related to betting (including casino levy payment, lottery tickets, casino gaming chips, offtrack betting, and wagers at race tracks);
 - f. any other transactions determined by DBS from time to time.
5. Supplementary cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.
6. Limited to 1 Gift per Cardmember in each month regardless of the number of Cards applied for.
7. The Gift will be credited to the Card with the highest Qualifying Spend by the end of 120 days from the date of Card approval. In the event that the Qualified Cardmember has accumulated the same Qualifying Spend on two Cards, the Gift will be credited to the Card at the bank's sole discretion.
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.