

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

1. This Promotion is valid from 1 July to 31 August 2017 (“**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 Altitude Visa Signature Card
  - b. DBS Live Fresh Card
  - c. DBS Black Visa Card
  - d. DBS Woman’s Card
  - e. DBS Woman’s World Card
  - f. 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.

	New DBS/POSB Credit Cardmembers	Existing DBS/POSB Credit Cardmembers
Qualifying criteria	<ol style="list-style-type: none"> <li>a. be new to DBS/POSB Credit Cards;</li> <li>b. have not cancelled any DBS/POSB Credit Card(s) within the last 12 months; and</li> <li>c. be the first 800 applicants per calendar month to charge a minimum of S\$500 to their Card within the first month from the date of Card approval (“<b>Qualifying Spend</b>”).</li> </ol>	<ol style="list-style-type: none"> <li>a. have not cancelled the same Card within the last 12 months; and</li> <li>b. be the first 800 applicants per calendar month to charge a minimum of S\$500 to their Card within the first month from the date of Card approval (“<b>Qualifying Spend</b>”).</li> </ol>
Sign-up gift (“ <b>Gift</b> ”)	13,000 AirAsia BIG Points (E.g. A return trip to Krabi can be redeemed with 13,000 AirAsia BIG Points based on <a href="#">AirAsia BIG Fixed Points redemption rate</a> ; excluding all related fees and charges such as airport fees, taxes, booking and service fees). The Gift is subject to AirAsia BIG Loyalty Program terms and conditions.  All flights are subject to availability.	

4. Qualified Cardmembers will be notified by ordinary post within 60 days from the end of Promotion Period at their mailing addresses’ in DBS’ records.

5. Each Qualified Cardmember is eligible to receive only 1 Gift based on their Qualifying Spend, regardless of the accumulated spend on the Cards and the number of Cards applied for and successfully approved during the Promotion Period.
6. The Gift is non-exchangeable, non-transferrable and non-replaceable.
7. 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 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. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. 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](http://www.dbs.com/privacy).