

Terms and Conditions Governing the DBS S\$88 Ang Bao 2018 Campaign (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Definitions

1. The Promotion period shall run from 29 January 2018 to 4 March 2018, both dates inclusive (“**Promotion Period**”).
2. To qualify for the Promotion, customers must be a DBS/POSB Credit or Debit Card (“**DBS/POSB Card**”) cardmember (“**Cardmember**”) whose Card account(s) are active and valid (individually a “**Card Account**” and collectively “**Card Accounts**”) with DBS.
3. “**Qualified Spend**” is based on posted retail and online transactions in local and foreign currencies, excluding refund(s), into the Card Account during the Qualifying Period and exclude the following:
 - a) payments to government institutions;
 - b) payments to financial institutions (including banks and brokerages);
 - c) payments to insurance companies;
 - d) payments to telecommunications providers;
 - e) all bill payments;
 - f) donations;
 - g) payment of funds to prepaid accounts and merchants who are categorized as “payment service providers” and/or “online payment gateway”. For example, MoneySend, Skrill.com, Matchmove.com, SmoovPay;
 - h) payments to schools, hospitals, professional service providers and payment for parking lots;
 - i) EZLink transactions;
 - j) payments made via AXS and SAM;
 - k) NETS transactions;
 - l) balance transfers, cash advance, My Preferred Payment Plan, and any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges);
 - m) Installment Payment Plan (“**IPP**”) transaction(s);
 - n) betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
 - o) any other transactions determined by DBS from time to time

Eligibility and Mechanics

4. Principal cardmember must fulfil the following mechanics to qualify for the Promotion as a Qualified Cardmember (“**Qualified Cardmember**”). To participate, principal cardmembers must:
 - a) Be among the first 5,000 to register for the Promotion by sending the SMS **DBSCNY88** to **77676** using their mobile number registered with the bank **and**
 - b) Charge and accumulate qualified minimum spend of S\$1,888 within the Promotion Period
5. The minimum Qualified Spend is cumulative across all DBS/POSB card(s) under the Qualified Cardmember during Promotion Period.
6. For the avoidance of doubt, the benefit of all charges incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible principal Cardmember only.
7. Qualified Cardmember who are eligible for the S\$88 cashback will be notified via SMS by **31 Mar 2018**.
8. The S\$88 cashback will be credited to the Qualified Cardmember’s card account (smallest 15 or 16-digit card number **of the principal cardmember**) in the following order of priority: (a) DBS American Express card; (b) DBS Visa card; or (c) DBS MasterCard card by **4 May 2018**.

9. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in a Cardmember being omitted from the Promotion.
10. An illustration of Qualified Spend made during Qualifying Period:

Your Spend	Spend Amount	Remark
Air tickets from agoda.com	S\$600	Qualified Spend
Movie tickets (online and offline purchase)	S\$50	Qualified Spend
Apparel via ZALORA mobile app	S\$180	Qualified Spend
Rides booked via Grab/Uber mobile app	S\$30	Qualified Spend
Food order from foodpanda	S\$50	Qualified Spend
Pre-purchase Chope voucher at Chope.co	S\$100	Qualified Spend
Retail shopping in stores	S\$600	Qualified Spend
Brunch at Cafes	S\$50	Qualified Spend
Top-up of EZ-link card	S\$50	Not a Qualified Spend
Payment to SmooovPay/MoneySend, Skrill.com	S\$30	Not a Qualified Spend
Payment via AXS Station/AXS e-Station/AXS m-Station	S\$500	Not a Qualified Spend
Any payment to M1/ Singtel/ Starhub (i.e. purchase of handset, renewal of contract, bill payments)	S\$1,200	Not a Qualified Spend
IPP transaction eg. sgbuy.com	S\$1,500	Not a Qualified Spend

Participation in the Promotion

11. DBS is entitled to replace the S\$88 cashback with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Gifts at any time without notice or liability.
12. For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder’s registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.

General

13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
14. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
15. 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 for a copy of the DBS Cards General Promotions Terms & Conditions.
16. Cardmembers consent to DBS collection and use of Cardmembers’ personal data and the use and disclosure of Cardmembers’ personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.

Frequently Asked Questions (FAQs) for DBS S\$88 Ang Bao 2018 Campaign (“Promotion”)

Q1. How to register for the DBS S\$88 Ang Bao Campaign?

Answer: To participate, principal Cardmembers must:

Step 1 - Be among the first 5,000 to register for the Promotion by sending the SMS **DBSCNY88** to **77676** using their mobile number registered with the bank and

Step 2 - Charge and accumulate qualified minimum spend of S\$1,888 within the Promotion Period

Q2. Can Supplementary Cardmember register/sign-up for this Campaign?

Answer: Registration must be done by the principal cardmember only, however, all charges incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible principal cardmember only.

Q3. Can I register for the Campaign without using my registered mobile number with the bank? i.e. using a 3rd party's mobile or another secondary mobile number

Answer: Principal cardmember must register via the mobile number registered with the Bank. Any registration for this campaign from an unregistered mobile number with the Bank will not qualify for the campaign.

Q4. Can I register on behalf of my spouse, family member, relative or friend(s)?

Answer: Each principal cardmember must register for the campaign with his/her own registered mobile number with the Bank. Steps to register for the campaign can be found under clause 4 of the T&C.

Q5. How will I know if I am among the first 5,000 that registered successfully for the campaign?

Answer: An SMS will be triggered to acknowledge the registration.

During the Registration Period (first 5,000 sign up), the auto-SMS reply will be as follows:

Fr DBS: You're registered for DBS CNY 2018 Campaign. Get S\$88 cash rebate with min spend of S\$1888 this festive season! T&Cs apply. Details @ go.dbs.com/sg-CNYSMS

Registration Closed (when more than 5,000 sign-up), auto-SMS reply:

Fr DBS: The registration for DBS CNY 2018 Campaign has ended. Continue your celebrations with more than 200 offers at go.dbs.com/sg-CNYSMS T&Cs apply

Q6. How will I know if I am eligible for the S\$88 cashback?

Answer: Qualified Cardmember who are eligible for the S\$88 cashback will be notified via SMS by **31 Mar 2018**. You may track your card spends through our mobile and online banking services.

Q7. When will I receive my S\$88 cashback?

Answer: The S\$88 cashback will be credited to the Qualified Cardmember's card account (smallest 15 or 16-digit card number of the principal cardmember) in the following order of priority: (a) DBS American Express card; (b) DBS Visa card; or (c) DBS MasterCard card by **4 May 2018**.

Q8. The S\$88 cashback will be credited in which DBS/POSB Card?

Answer: The S\$88 cashback will be credited to the Qualified Cardmember's card account (smallest 15 or 16-digit card number of the principal cardmember) in the following order of priority: (a) DBS American Express card; (b) DBS Visa card; or (c) DBS MasterCard card.

Q9. Will I get 2 x S\$88 cashback if both principal and supplementary cardmember spend above S\$1,888 (example: S\$3,776)?

Answer: Each Qualified Cardmembers will only enjoy 01 x S\$88 cashback through the Promotion. Below is an illustration:

Accumulated qualified spend of S\$1,888 and above	01 x S\$88 cashback
Accumulated qualified spend of below S\$1,888	Not eligible for S\$88 cashback

Q10. I purchased large ticket item, but payment is made via IPP facility, will this transaction form part of Eligible Spend?

Answer: IPP transactions are not a Qualified Spend, full list of Qualified Spend can be found under clause 3 of the T&C.

Q11. Will I be eligible for the campaign if I spend before registering for the campaign?

Answer: Yes, if among the first 5,000 registered and the Qualified Spend is made within Promotion Period.

Q12. When must I purchase items so that spend will be considered qualified?

Answer: Qualified Spend computation is based on posting date of the spend charged to the card. By making the purchase within promotion period does not guarantee the transaction being taken in as a qualifying spend. DBS shall not be responsible for any failure or delay in posting of sales transaction which may result in the transaction being omitted in the computation of Qualified Spend.

Q13. How do I track my spend?

Answer: Cardmembers can view their transactions history through internet and mobile banking services.