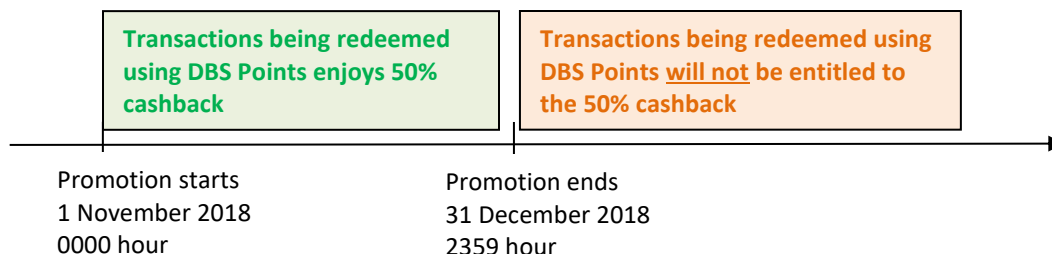


Terms and Conditions Governing the DBS 50% Cashback on Pay with DBS Points Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of Terms and Conditions governing it.

1. The Promotion is only applicable to selected DBS principal Credit Cardmembers (“Cardmembers”).
2. The Promotion is organised by DBS Bank Ltd (“DBS”) and is valid from 1 November to 31 December 2018 (“Promotion Period”), both dates inclusive.
3. To qualify for the Promotion and be eligible for the cashback, Cardmembers must
 - i) Be an existing DBS Credit cardmember (“**Cardmember**”) whose Card account(s) (individually a “**Card Account**” and collectively “**Card Accounts**”) are not terminated or suspended with DBS and,
 - ii) Make at least one transaction and pay with available DBS Points to accumulate cashback at the participating partners’ website or mobile application during the Promotion Period (“**Qualified Cardmember**”)
 - Participating partners are
 - (a) Activpass (app only)
 - (b) Circles.Life (CirclesCare app only)
 - (c) WhyQ (website and mobile apps)
4. All ‘Pay with DBS Points’ redemptions must be captured in DBS system before 2359 hour on the last day of the Promotion Period to be eligible for the 50% cashback.



5. Each Qualified Cardmember will be able to receive up to S\$100 cashback for accumulation of successful ‘Pay with DBS Points’ transactions made during the Promotion Period.
6. An illustration of cashback earned from performing ‘Pay with DBS Points’ transactions:

Your Spend	Transaction Date	Transaction Amount	Amount redeemed with DBS Points	Cashback earned
Spa treatment on Activpass	10 November 2018	S\$50	S\$50	S\$25
Lunch order on WhyQ	23 November 2018	S\$9.95	S\$9.95	S\$5 (rounded up)
Data Boosts on Circles.Life	20 December 2018	S\$6	S\$6	S\$3
Total cashback earned				S\$33

7. Successful 'Pay with DBS Points' transactions by Cardmembers are non-refundable and non-reversible by DBS.
8. Cardmembers who are eligible to receive a cashback will receive the cashback in their Card account with latest transaction activity (at DBS's discretion), within 3 months from 31 December 2018.
9. The cashback's description will be indicated as 'CASHBACK FOR PAY WITH DBS POINTS PROMO-Q4' on the credit card statement
10. The cashback shall be forfeited if the Cardmembers' Cards account is terminated or suspended during the Promotion Period and/or within 3 months from 31 December 2018.
11. The cashback is not exchangeable, non-transferable and not replaceable.
12. How to participate

Step 1:	Shop at any of the participating partners listed below. a. Activpass (app only) b. Circles.Life (CirclesCare app only) c. WhyQ (website and mobile apps)
Step 2:	At the checkout page, select to 'Pay with DBS Points'.
Step 3:	When prompted, login with digibank username and password.
Step 4:	The amount of DBS Points applicable for the transaction will be reflected on the payment screen. Check out and confirm payment with DBS Points.
Note:	The redemption of DBS Points is only successful when you arrive a confirmation page. Pay with DBS Points is only possible for payment of the transaction's full amount. Partial payment is not available. 50% Cashback will be computed based on every successful 'Pay with DBS Points' transaction during the promotion period.

13. 'Pay with DBS Points' transactions are only available for DBS points earning cards using DBS Points. Other DBS/POSB Loyalty Dollars such as Daily\$ are not included to earn cashback for the Promotion.

General

14. DBS will have the final decision on all matters regarding the Promotion.
15. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
16. DBS makes no representation to the quality or performance of the goods and services provided by the merchants/ partners/ vendors in connection with the Promotion.
17. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
18. These terms and conditions shall be read in conjunction with the DBS Rewards Programme Terms & Conditions and 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 Rewards Programme Terms & Conditions and/or Cards General Promotions Terms & Conditions.
19. 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 the DBS 50% Cashback on Pay with DBS Points Promotion (“Promotion”)

Q1. How do I participate and earn cashback for the Promotion?

Step 1:	Shop at any of the participating partners listed below. a. Activpass (app only) b. Circles.Life (CirclesCare app only) c. WhyQ (website and mobile apps)
Step 2:	At the checkout page, select to ‘Pay with DBS Points’.
Step 3:	When prompted, login with digibank username and password.
Step 4:	The amount of DBS Points applicable for the transaction will be reflected on the payment screen. Check out and confirm payment with DBS Points.
Note:	The redemption of DBS Points is only successful when you arrive a confirmation page. Pay with DBS Points is only possible for payment of the transaction’s full amount. Partial payment is not available. 50% Cashback will be computed based on every successful ‘Pay with DBS Points’ transaction during the promotion period.

Q2. Can Supplementary Cardmember or anyone participate for this Promotion?

The Promotion is for Principal Cardmembers only as DBS Points balance is tagged to Principal Cardmembers.

Q3. Can I participate in the Promotion without using my digibank User ID and PIN?

Principal Cardmembers must login to retrieve their DBS Points balance and complete the ‘Pay with DBS Points’ transaction at Participating partners’ website or mobile application to be eligible.

Q4. Am I eligible for the Promotion if I redeem my DBS Points through other redemption channels?

E.g. Redeem DBS Rewards catalogue items online and InstaRewards redemptions on DBS Lifestyle App etc.

The Promotion is exclusively for ‘Pay with DBS Points’ transactions with participating partners.

Q5. How will I know if I have sufficient DBS Points to pay for my purchase?

After the Cardmember selects to ‘Pay with DBS Points’ and upon successful login with digibank username and password, the screen will reflect the DBS Points balance. Pay with DBS Points is only possible for payment of the transaction’s full amount. Partial payment is not available.

Q6. How will I know if I am eligible for the cashback?

A cashback is valid as long as Cardmember has sufficient DBS Points balance to pay for the transaction and that the transaction is successful.

Q7. Can I use my Daily\$ and/or other DBS/POSB Loyalty Dollars for the ‘Pay with DBS Points’ transactions?

Qualified ‘Pay with DBS Points’ transactions are only available for DBS points earning cards using DBS Points. Other redemptions with Daily\$ or other DBS/POSB Loyalty Dollars will not earn cashback under this Promotion.

Q8. Do I get more cashback with multiple ‘Pay with DBS Points’ transactions?

The maximum cashback to be earned during the Promotion Period by the qualified Cardmember is S\$100, regardless the number of ‘Pay with DBS Points’ transactions made.




Your Spend	Transaction Date	Transaction Amount	Amount redeemed with DBS Points	Cashback earned
Spa treatment on Activpass	10 November 2018	S\$100	S\$100	S\$50
Lunch order on WhyQ	23 November 2018	S\$30	S\$30	S\$15
Data Boosts on Circles.Life	20 December 2018	S\$40	S\$40	S\$20
Hair treatment on Activpass	24 December 2018	S\$60	S\$60	S\$15
Total cashback earned (max.)				S\$100

Your Spend	Transaction Date	Transaction Amount	Amount redeemed with DBS Points	Cashback earned
Spa treatments on Activpass	10 November 2018	S\$500	S\$500	S\$100
Total cashback earned (max.)				S\$100

Q9. When must I make the ‘Pay with DBS Points’ transactions to be eligible for the cashback?

Only ‘Pay with DBS Points’ transactions made within the promotion period at participating partners will be eligible for the cashback in the Promotion. Maximum cashback per customer is S\$100 regardless of no. of cards they have and/or no. of ‘Pay with DBS Points’ transactions they make.

Q10. Where can I locate the 'Pay with DBS Points' option?

<p>Participating Partners</p>	 <p>(app only)</p>	 <p>(CirclesCare app only)</p>	 <p>(website and mobile apps)</p>
<p>Screenshot of checkout page</p>	