

**Terms and Conditions Governing DBS Debit Cards up to S\$30 Cashback Acquisition Promotion (“Promotion”)**

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

1. The Promotion period shall run from **1 May 2018 – 30 September 2018**, both dates inclusive (“**Promotion Period**”).
2. Promotion is applicable only for the following Debit Card applicants only:
 - a) DBS Visa Debit Card
 - b) PAssion POSB Debit Card
 - c) HomeTeamNS-PAssion-POSB Debit Card
 - d) SAFRA DBS Debit Card

Collectively, the (“**Qualifying Debit Cards**”).

3. Applicants (“**Participants**”) of the Debit Card must:
 - i) not have any of the above Qualifying Debit Cards cancelled and replaced within the last 6 months prior to the new Debit Card’s approved date
 - ii) apply for the card via iBanking, Digibank, DBS Secured Web, ATM Channel* and Mobile Onboarding terminals at our Roadshows (“**Digital Channels**”).
4. To successfully enjoy S\$30 cashback (“**Cashback**”), customer must fulfil these conditions:
 - i) Spend a min of S\$300 on your local/foreign Visa/Mastercard spend within the first month of card approval date (“**Qualifying Spend**”) and;
 - ii) must not make any cash withdrawals across all DBS/POSB cards via DBS/POSB ATMs and branches within first 3 months from card approval date.

Cash withdrawals are referring to withdrawals from current/savings account as well as Cashline account. Over the counter branch withdrawals with or without DBS/POSB Card will be considered as cash withdrawals however cashiers order and fund transfer at branch will not be considered as cash withdrawal. For avoidance of doubt, cash withdrawal from joint account at branch (with or without card) will be considered as cash withdrawal for both joint account holders.

5. Customers who successfully fulfil the conditions in **point 3 & 4**, are eligible to receive the Cashback to their qualifying card. Customer is only entitled to (1) Cashback regardless of any other Qualifying Debit Card applied during Promotion Period. DBS reserve the rights to credit cashback to any of the approved cards within the month of promotion.
6. The Qualifying Spend is based on local and foreign Visa/Mastercard retail and online sales excluding interest, finance charges, PIN based transactions, bill payments via iBanking, Digibank, AXS and SAM, EZ-Reload (Auto Top-Up) transaction and eNETs transactions, payment to insurance company, payment to government institution, payments to financial institution, donations, professional service provider payment and fees charged by DBS. Transactions that are disputed, cancelled, refunded, unauthorized or fraudulent purchases; and any other transactions determined by DBS from time to time.
7. Cashback will be credited into the eligible Participant's primary Current or Savings Account linked to the Qualifying Card (“**Linked CASA Account**”) by end of the following four (4) calendar months. For example, if your card was approved on 15 May 2018 and you did not make any withdrawals till 15 August 2018, the Cashback will be credited to your Qualifying Card by 31 October 2018.



8. The Qualifying Card and/or Linked CASA Account must be at good standing or not blocked for use and conducted in a proper and satisfying manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
9. In the event that your card is not approved and is rejected via Digital Channels, you will not be eligible for the cashback.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorized transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement applies. For a copy of the DBS Debit Card Agreement, please visit www.dbs.com.sg.
13. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.
14. DBS reserves the right to claw-back the cashback amount without prior notice if it reasonably determines that the customer is not eligible for the cashback, including where the cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend. If the Card and/or primary account is terminated at any time, for any reason, whether by the Cardmember or DBS, any cashback earned will not be credited to the Cardmember's account. Debit Card Agreement and Terms and Conditions Governing Accounts apply.

* From 1 July 2018 to 31 July 2018, Participants of PAssion POSB Debit Card or DBS Visa Debit Card who applied for the card via **ATM Channel** are only entitled to S\$10 Cashback.
Customer must fulfil these conditions:

- i) apply for PAssion POSB Debit Card or DBS Visa Debit Card via **ATM Channel** and;
- ii) spend a min. of S\$200 on your local/foreign Visa/Mastercard spend within the first month of card approval date ("**Qualifying Spend**") and;
- iii) be the first 1,000 customers to fulfil minimum spend within first month of card approval period.