

Terms and Conditions Governing the DBS Esso Card – Up to S\$180 Fuel Savings Acquisition Promotion (“Promotion”)

1. This Promotion is valid from 15 February to 30 April 2019. (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must:
 - i. not hold any existing DBS Esso Card; and
 - ii. not have cancelled any DBS Esso Card within the last 12 months; and apply online without sales assistance for a DBS Esso Card (“**Card**”), and Card must be approved during the Promotion Period; and
 - iii. fulfill the following spend criteria to receive the corresponding sign-up gift (“**Gift**”):

| | |
|-------------------|---|
| Spend Criteria | Spend a minimum of S\$250 nett fuel spend at any Esso service stations in Singapore per month from the date of Card approval (“ Qualifying Spend ”), for a minimum of 2 months |
| Qualifying Period | Limited to the first 6 calendar months from Card approval date, inclusive of the month of Card approval |
| Gift | S\$30 fuel savings to be awarded in the form of cash rebate |
| Cap | Each Eligible Cardmember whose Card is applied and approved during the Promotion Period is entitled to receive up to 6 Gifts, that is up to S\$180 fuel savings when the Spend Criteria is met for 6 months |

An illustration as follows:

| Fuel Savings (in the form of cash rebate) | Spend Requirement |
|--|---|
| S\$180 Fuel Savings | Minimum of S\$250 nett fuel spend per month at any Esso service stations in Singapore for 6 |

| | |
|---------------------|--|
| | months from Card approval date |
| S\$150 Fuel Savings | Minimum of S\$250 nett fuel spend per month at any Esso service stations in Singapore for any 5 months from Card approval date |
| S\$120 Fuel Savings | Minimum of S\$250 nett fuel spend per month at any Esso service stations in Singapore for any 4 months from Card approval date |
| S\$90 Fuel Savings | Minimum of S\$250 nett fuel spend per month at any Esso service stations in Singapore for any 3 months from Card approval date |
| S\$60 Fuel Savings | Minimum of S\$250 nett fuel spend per month at any Esso service stations in Singapore for any 2 months from Card approval date |

3. **Qualifying Spend** refers to retail/fuel transactions made in Esso service stations in Singapore, charged to the Card Account in a calendar month and posted into the Card Account at the point of computation of the Qualifying Spend criteria. It excludes retail transactions made outside of Esso service stations in Singapore, recurring bill payments, posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan ("MP3") monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, smart card, AXS payments, SAM online bill payments, bill payments via internet banking, all fees charged by DBS, and any other spend made outside of Esso service stations in Singapore. However, Supplementary Card spend can be included in the calculation of Qualifying Spend under the Principal Cardmember account.

4. Gift will be awarded to the Qualified Cardmembers' DBS Esso Card Account within 90 days after the Qualifying Period.

5. The Gift is strictly non-redeemable for cash, non-transferable, non-assignable, non-exchangeable and non-replaceable.
6. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the Promotion.
7. DBS reserves the right to substitute or replace the Gift with another gift of similar value without giving any prior notice or liability to any party.
8. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
10. Qualified Cardmembers 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.
11. Terms and conditions of Smiles Driver Rewards Programme apply, visit www.essosmiles.com.sg for full details.