

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

1. The Promotion is from 1 April 2017 to 30 June 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 Live Fresh Card
 - b) DBS Black Visa Card
 - c) DBS Woman’s Card
 - d) DBS Woman’s World Card
 - e) POSB Everyday Card
3. To qualify for this Promotion (“**Qualified Cardmembers**”), customers must fulfill the following qualifying criteria below to receive the corresponding sign-up gifts (“**Gift**”).

i. Apply online without sales assistance for a principal Card during the Promotion Period:

	New DBS/POSB Credit Cardmembers	Existing DBS/POSB Credit Cardmembers
Qualifying Criteria	a. be new to DBS/POSB Credit Cards; b. not have cancelled any DBS/POSB Credit Card(s) within the last 12 months; and c. charge a minimum of S\$500 to the Card within the first month from the date of Card approval (“ Qualifying Spend ”).	a. have not cancelled the same Card within the last 12 months; and b. charge a minimum of S\$500 to the Card within the first month from the date of Card approval (“ Qualifying Spend ”).
Sign-up gift	S\$100 cashback (“ Gift ”)	S\$70 cashback (“ Gift ”)

ii. Apply online with sales assistance for a principal Card during the Promotion Period:

	New DBS/POSB Credit Cardmembers	Existing DBS/POSB Credit Cardmembers
Qualifying Criteria	a. be new to DBS/POSB Credit Cards; b. not have cancelled any DBS/POSB Credit Card(s) within the last 12 months; and c. charge a minimum of S\$500 to the Card within the first month from the date of Card approval (“ Qualifying Spend ”).	a. have not cancelled the same Card within the last 12 months; and b. charge a minimum of S\$500 to the Card within the first month from the date of Card approval (“ Qualifying Spend ”).
Sign-up gift	S\$50 cashback (“ Gift ”)	

4. The Gift will be credited to Qualified Cardmembers' Card account within 60 days after the last month which the Qualifying Spend was met.
5. The Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% Interest Instalment Payment Plan, posted My Preferred Payment Plan but it 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.
6. The Gift is non-exchangeable, non-transferrable and non-replaceable.
7. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
9. Customers 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.