

**Terms and Conditions Governing the DBS Online Spend & Redeem Campaign - App-ealing Deal (“Promotion”)**

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

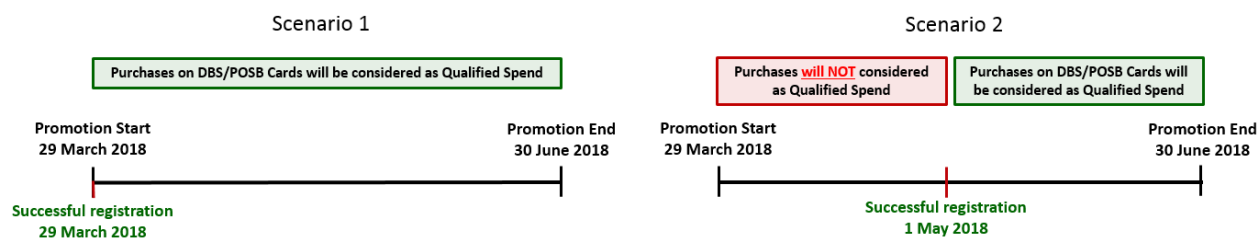
Definitions

1. The Promotion period shall run from 29 March 2018 to 30 June 2018, both dates inclusive (“**Promotion Period**”).
2. The Redemption period shall run from 31 March 2018 to 22 July 2018, both dates inclusive (“**Redemption Period**”).
3. 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 not terminated or suspended (individually a “**Card Account**” and collectively “**Card Accounts**”) with DBS.
4. “**Qualified Spend**” is based on posted online/in-app purchases 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 (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
  - b) payments to financial institutions (including banks and brokerages);
  - c) payments to insurance companies (sales, underwriting, and premiums);
  - 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, Mileslife.com, MoneySend, Skrill.com, Matchmove.com, SmoovPay, CardUp, iPaymy;
  - 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

5. To participate, Principal Cardmember must fulfil the following mechanics to qualify for the Promotion as a Qualified Cardmember (“**Qualified Cardmember**”):
  - a) Login to DBS Lifestyle app via digibank User ID and PIN. For new users, download the DBS Lifestyle app via App Store or Google Play Store **and**
  - b) Be among the first 10,000 Principal Cardmembers to successfully register participation via the DBS Lifestyle app **and**
  - c) Charge and accumulate qualified minimum spend of S\$500 **after** successful registration and within the Promotion Period.
6. Each Qualified Cardmember is entitled to one Prize (S\$50 cash/coupon), regardless of the total amount in Qualified Spend.

7. The minimum Qualified Spend is the sum of all spends across DBS/POSB card(s) under the Qualified Cardmember within Promotion Period.
8. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible Principal Cardmember only.
9. DBS determines an online/in-app transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the card.
10. The Promotion Tracker in the DBS Lifestyle app will be updated within 3 working days after Qualified Spend is posted and available in the transaction history
11. 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.
12. Only posted purchases **after** successful registration via the DBS Lifestyle app will be considered for the Qualifying Spend. Example scenarios:



13. An illustration of Qualified Spend made during Qualifying Period:

Your Spend	Spend Amount	Remark
Air tickets from agoda.com	S\$600	Qualified Spend
Accommodation from Expedia app	\$800	Qualified Spend
Movie tickets (online/in-app 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	Not a Qualified Spend
Brunch at Cafes	S\$50	Not a Qualified Spend
Top-up of EZ-link card	S\$50	Not a Qualified Spend
Payment to SmoovPay/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
Payment made to Hospital/Clinic/Dental/Vet	\$300	Not a Qualified Spend

Participation and Redemption

14. To participate, the Cardmembers must
- Login to DBS Lifestyle app via their digibank User ID and PIN. For new users, download the DBS Lifestyle app via App Store or Google Play Store.
  - Select “DBS App-ealing Deal” banner and click “Join Now”.
  - Spend and track eligible spends after successful registration.  
Important note: The Promotion Tracker in the DBS Lifestyle app will be updated within 3 working days after Qualified Spend is posted and available in the transaction history.

15. To redeem the Prize, the Cardmember must:
- Login to DBS Lifestyle app when the game chance is awarded after achieving the Qualifying Spend.
  - Select the “DBS App-ealing Deal” banner to launch the game.
  - Click “Play Game” to start the game. Select a gift box to find the Prize inside.

16. Each Cardmember who meets the Qualifying Spend will be awarded with one (01) of the following Prize:

Prize	Quantity
S\$50 cash credit	3,600
S\$50 Foodpanda coupon	1,600
S\$50 Lazada coupon	1,600
S\$50 Redmart coupon	1,600
S\$50 Zalora coupon	1,600

17. Prize Terms & Conditions

Prize	Terms & Conditions
S\$50 cash credit	<ol style="list-style-type: none"> <li>S\$50 cash credit 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/POSB MasterCard card by 30 Sep 2018.</li> <li>In the event that the Card Account is closed, frozen or suspended, the Cash Credit will be forfeited.</li> <li>The cash credit is non-exchangeable, non-transferable and non-assignable.</li> <li>Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS.</li> <li>For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a></li> </ol>
S\$50 Foodpanda coupon	<ol style="list-style-type: none"> <li>FoodPanda coupon is valid for redemption till 30 Sep 2018.</li> <li>Click the “Redeem” button only when you are ready to make your purchase.</li> <li>Enter the coupon code in the “Voucher Code” section at checkout.</li> <li>Coupon is valid only with online, Apple Pay and Paypal payment.</li> <li>Coupon is valid for one-time use in a single transaction.</li> <li>Coupon can be used on both the FoodPanda website and mobile app.</li> <li>Coupon cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers.</li> <li>Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</li> <li>Any balance payment must be made with a DBS/POSB Credit or Debit Card.</li> <li>For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</li> </ol>

<p>S\$50 Lazada coupon</p>	<ol style="list-style-type: none"> <li>1. Lazada coupon is valid for redemption till 30 Sep 2018.</li> <li>2. Click the “Redeem” button only when you are ready to make your purchase.</li> <li>3. Redeem the promo code under “Enter Voucher Code” at Payment Summary.</li> <li>4. Coupon is valid for one-time use in a single transaction.</li> <li>5. Coupon can be used on both the Lazada's website and mobile app.</li> <li>6. Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</li> <li>7. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</li> <li>8. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</li> </ol>
<p>S\$50 Redmart coupon</p>	<ol style="list-style-type: none"> <li>1. RedMart coupon is valid for redemption till 30 Sep 2018.</li> <li>2. Click the “Redeem” button only when you are ready to make your purchase.</li> <li>3. Enter the coupon code in the “Voucher Code” section at checkout.</li> <li>4. Coupon is valid only with online, Apple Pay and Paypal payment.</li> <li>5. Coupon is valid for one-time use in a single transaction.</li> <li>6. Coupon can be used on both the RedMart website and mobile app.</li> <li>7. Coupon cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers.</li> <li>8. Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</li> <li>9. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</li> <li>10. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a></li> </ol>
<p>S\$50 Zalora coupon</p>	<ol style="list-style-type: none"> <li>1. Zalora coupon is valid for redemption till 30 Sep 2018</li> <li>2. Click the “Redeem” button only when you are ready to make your purchase.</li> <li>3. To receive your store credit, go to “My Account” &gt; “My Wallet”, then enter the promo code under “Store Credit”.</li> <li>4. Coupon can only be used on the Zalora website at <a href="http://www.zalora.sg">www.zalora.sg</a></li> <li>5. Coupon is not exchangeable for cash or any other items.</li> <li>6. Products purchased using a Coupon are not refundable in cash but only store credit.</li> <li>7. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</li> <li>8. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a></li> </ol>

General

1. 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.
2. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

3. DBS is entitled to replace the Prize with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Prize at any time without notice or liability.
4. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
5. 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](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions.
6. 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](http://www.dbs.com/privacy).

## Frequently Asked Questions (FAQs) for DBS Online Spend & Redeem Campaign - App-ealing Deal ("Promotion")

### Q1. How to register for the Promotion?

Answer: To participate, Principal Cardmembers must:

Step 1 - Login to DBS Lifestyle app via digibank User ID and PIN. For new users, download the DBS Lifestyle app via App Store or Google Play Store **and**

Step 2 - Be among the first 10,000 to successfully register participation via the DBS Lifestyle app **and**

Step 3 - Charge and accumulate qualified minimum spend of S\$500 **after** successful registration and within the Promotion Period.

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

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

### Q3. Can I register for the Promotion without using my digibank ID and PIN via The DBS Lifestyle App? i.e. using a Supplementary Cardmember or any 3rd party's digibank ID

Answer: Principal Cardmember must register via their personal digibank ID and PIN via the DBS Lifestyle app. Any registration for this campaign from Supplementary Cardmember or 3<sup>rd</sup> party's digibank ID will not qualify for the campaign.

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

Answer: No. Each Principal Cardmember must register for the campaign with his/her own digibank ID and PIN via the DBS Lifestyle app. Steps to register for the campaign can be found under Clause 5 of the T&C.

### Q5. Can I register/participate in the Promotion through other channels instead of the DBS Lifestyle app? i.e. Send in a SMS, fill up form at DBS/POSB branch, Call to DBS/POSB Customer Service hotline etc.

Answer: As the DBS Lifestyle app is personal to holder, each Principal Cardmember must register for the campaign with his/her own digibank ID and PIN via the DBS Lifestyle app. Steps to register for the campaign can be found under Clause 5 of the T&C.

### Q6. How will I know if I am among the first 10,000 that registered successfully for the Promotion?

Answer: After the Principle Cardmember login to the DBS Lifestyle app, there will be a real-time registration counter to reflect 'Available slots left' below the 'DBS App-ealing Deal' banner.

### Q7. How will I know if I met the accumulated qualified minimum spend of S\$500?

Answer: Cardmember may track accumulated card spends though the Promotion's Promotion Tracker in the DBS Lifestyle App. The Promotion Tracker will be updated within 3 working days after Qualified Spend is posted and available in the transaction history.

### Q8. When will I receive my chance to redeem Prize?

Answer: Qualified Cardmember will receive a Push Notification to play and redeem one (01) Prize within 2 working days from meeting the accumulated qualified minimum spend of S\$500. Qualified cardmembers must play and redeem Prize via the DBS Lifestyle app by 22 July 2018.

### Q9. When is the last day to redeem Prize?

Answer: Qualified Cardmembers must play and redeem sure-win Prize via the DBS Lifestyle app by 22 July 2018.

**Q10. Will I get 2 x Prize if both Principal and Supplementary Cardmember spend above S\$500 (example: S\$1,000)?**

Answer: Each Qualified Cardmember will only enjoy 01 x Prize through the Promotion.

Illustration 1:

Accumulated qualified spend of S\$500 and above	Eligible for 01 x Prize
Accumulated qualified spend of below S\$500	Not eligible for Prize

Illustration 2:	Amount	
Principal Cardmember	\$400	
Supplementary Cardmember	\$100	
<b>Total Qualified Spend</b>	<b>\$500</b>	<b>Eligible for 01 x Prize</b>

Illustration 3:	Amount	
Principal Cardmember	\$1,000	
Supplementary Cardmember	\$500	
<b>Total Qualified Spend</b>	<b>\$1,500</b>	<b>Eligible for 01 x Prize</b>

**Q11. 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 4 of the T&C.

**Q12. Will my spend before registering for the campaign via the DBS Lifestyle app be part of Qualified Spend?**

Answer: Only posted purchases **after** successful registration via the DBS Lifestyle app will be considered for the Qualifying Spend. Steps to register for the campaign can be found under Clause 5 of the T&C.

**Q13. When must I purchase items so that spend will be considered qualified?**

Answer: Please charge and accumulate spend after successful registration via the DBS Lifestyle app. Qualified Spend computation is based on posting date of the spend charged to the card. By making the purchase within promotion period only does not guarantee the transaction being taken in as a qualifying spend. The spend must occur after successful registration for the campaign **and** be posted before the campaign period ends. 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.

**Q14. Can I accumulate Qualified Spend on multiple DBS/POSB Card?**

Answer: The minimum Qualified Spend is cumulative across all DBS/POSB card(s) under the Qualified Cardmember during Promotion Period. For the avoidance of doubt, the Qualified Spend incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible principal Cardmember only.

**Q15. How do I track my spend?**

Answer: Cardmembers can view and track accumulated card spends through the campaign’s Promotion Tracker in the DBS Lifestyle App. Promotion Tracker will be updated within 3 working days after spend is reflected/posted in the transaction history.