

Terms and Conditions Governing the new DBS Takashimaya Credit Card Application Promotion (July to August 2017) ("Promotion")

1. The Promotion is from 1 July to 31 August 2017 ("Promotion Period").
2. To qualify for this Promotion ("**Qualified Cardmembers**"), customers must fulfill the following qualifying criteria below to receive the corresponding sign-up gifts ("**Gift**"):
 - a. apply for a Principal DBS Takashimaya Visa Credit Card ("**Card**") online during the Promotion Period;
 - b. not hold any existing Principal DBS Takashimaya American Express or DBS Takashimaya Visa Credit Card;
 - c. not have cancelled any DBS Takashimaya Cards within the last 12 months;
 - d. charge a minimum of 5 transactions to the Card within the first month from the date of Card approval ("**Qualifying Spend**").
3. The Card must be approved from 1 July to 10 September 2017.
4. Each Qualified Cardmember will receive S\$80 worth of vouchers ("**Gift**"). Vouchers will be in S\$20 denominations and vouchers' terms and conditions apply. The Gift is valid for redemption at Takashimaya Department Store only.
5. Limited to a maximum of 1 Gift per Qualified Cardmember, based on their Qualifying Spend, regardless of the accumulated spend on the Card during the Promotion Period or the number of Cards applied.
6. The Qualifying Spend is based on posted local retail sales, but excludes:
 - a. Bill payments via internet banking and all transactions via AXS, SAM, eNETS;
 - b. Payments to educational institutions;
 - c. Payment to government institutions and services (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);
 - d. Payment to insurance companies (sales, underwriting, and premiums);
 - e. Payments to financial institutions (including banks and brokerages);
 - f. Payment to non-profit organisations;
 - g. Any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay and Transit Link);
 - h. Balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS).
7. The Gift will be mailed to the Qualified Cardmember's mailing address based on the bank's record within 60 days after the last month which the Qualifying Spend was met.
8. Supplementary cardmembers are not eligible to participate in the Promotion. However, transactions made by the Supplementary Cardmembers can be included in the calculation of Qualifying Spend.

9. The Gift is non-exchangeable, non-transferrable and non-replaceable.
10. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. 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.