

Christmas 2017 Spend & Redeem Promotion (“Promotion”)

Terms and Conditions

Eligibility and Mechanics

1. The Promotion is organized by DBS Bank Ltd (“DBS”) and is valid between 17 November and 31 December 2017 (“Qualifying Period”).
2. To qualify for the Promotion, customers must:
 - a. Be an existing DBS/POSB Credit or Debit Card cardmember (“Cardmember”) whose Card account(s) are valid and in good standing with DBS.
 - b. Charge a minimum of S\$100 in a single transaction (“Qualifying Spend”) to one DBS/POSB Credit or Debit Card (“Card Account”) during the Qualifying Period.
 - c. Be the first 1,400 Cardmembers to successfully register their participation on the DBS Lifestyle app each day during the Qualifying Period to be awarded with a mobile coupon (“Gift”).
3. Each Qualifying Spend equates to one game chance / Gift.

An illustration of Qualified Spend and number of game chances:

Your Spend	Spend Amount (in a single transaction/receipt)	No. of game chance	Remark
Air tickets from agoda.com	S\$900	1	Qualified Spend
Gold class movie tickets from gv.com.sg	S\$100	1	Qualified Spend
Apparel via ZALORA mobile app	S\$500	1	Qualified Spend
Retail shopping in stores	S\$2,000	1	Qualified Spend
Brunch at Cafes	S\$120	1	Qualified Spend
Top-up of EZ-link card	S\$200	0	Not a Qualified Spend
Payment to SmoovPay	S\$100	0	Not a Qualified Spend
Payment for Insurance e.g. AIA	S\$500	0	Not a Qualified Spend
Payment via AXS Station/AXS e-Station	S\$800	0	Not a Qualified Spend
IPP transaction	S\$1,500	0	Not a Qualified Spend

4. The Qualifying Spend is based on posted local & overseas retail and online transactions made during the Qualifying Period and excludes the following:
 - a. payments made via telephone or mail order;
 - b. payments to government institutions;
 - c. payments to financial institutions (including banks and brokerages);
 - d. payments to insurance companies;
 - e. bill payments (including utility);
 - 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, MoneySend, Skrill.com, Matchmove.com, SmoovPay;
 - h. payments to educational institutions, hospitals, professional service providers
 - i. payment for parking lots;
 - j. payments made via online banking;
 - k. payments made via AXS and SAM;
 - l. EZLink transactions (including Bus and MRT rides);
 - m. betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;

- n. NETS transactions;
 - o. balance transfers, cash advance, My Preferred Payment Plan, Installment 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);
 - p. unposted/cancelled/disputed/refunded transactions;
 - q. any other transactions determined by DBS from time to time.
5. For non-Singapore dollar Qualifying Spend charged to a Card Account, the transaction amount posted in the Cardmember's 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.

Participation in the Promotion

6. To redeem the Gift(s), the Cardmember must:
- a. Select the "Christmas 2017 Spend & Redeem" banner on the DBS Lifestyle app to launch the game. For new users, download the DBS Lifestyle app via App Store, Google Play Store or Windows Store.
 - b. Complete the registration form with their Full Name, NRIC/Passport Number, 15/16 digit Card number (used for the purchase) and amount spent.
 - c. Click "Play" to start the game. Select a gift box to find their gift inside.
7. The game will be valid from 17 November, 10.00am to 7 January, 11.59pm (Singapore Time).
8. Each Cardmember is entitled up to 6 game chances / Gifts each day. If there are multiple plays detected, the first 6 Gifts won will be taken as final
9. Cardmembers must ensure that their particulars registered are true, complete and accurate in all respects, and that the Bank may rely on the information of this registration to contact them for purpose of this Promotion.
10. Each Cardmember who meets the Qualifying Spend will be awarded with the following Gift(s):

Category	Instant Gifts*	Quantity
Cash Credit	\$50,000	1
	S\$10	40,000
Shopping	Honestbee grocery and food coupon (worth S\$200)	20
	Lazada coupon (worth S\$5)	4,000
	Lazada coupon (worth S\$10)	3,500
	Lazada coupon (worth S\$15)	1,500
	Lazada coupon (worth S\$50)	1,500
	Qoo10 coupons (worth S\$5)	4,000
	Qoo10 coupon (worth S\$10)	3,500
	Qoo10 coupon (worth S\$15)	1,500
	Qoo10 coupon (worth S\$50)	1,500
	Zalora coupon (worth S\$5)	4,000
	Zalora coupon (worth S\$10)	3,500
	Zalora coupon (worth S\$15)	1,500
Zalora coupon (worth S\$50)	1,500	
Dining	One Faber Group bundle package coupon (worth S\$500)	10
	Chope dining coupon (worth S\$100)	20
	Deliveroo delivery coupon (worth S\$100)	20
	Foodpanda delivery coupon (worth S\$100)	20

Travel	Agoda flight and hotel stay coupon (worth S\$500)	20
	Zuji flight coupon (worth S\$500)	20
	Royal Albatross yacht and activity coupon (worth S\$250)	20

**Instant gifts' terms and conditions apply. Please refer to the details on the respective e-coupons awarded on DBS Lifestyle app.*

11. Gift(s) are while stocks last, DBS is entitled to replace the Gift with item(s) of similar or other value without prior notice. Gifts cannot be converted into cash. DBS may replace, withdraw or add Gifts at any time without notice or liability.
12. All Gifts not redeemed before the expiry date as indicated in the e-coupon will be forfeited.
13. The Gift(s) are non-exchangeable, non-transferable and non-replaceable.
14. Any refunds made on transactions that form the Qualifying Spend will result in a charge of the full retail value of the Gift to the Cardmember without prior notice.
15. DBS shall not be responsible for any failure of delay in posting of sales transactions which may results in any customer being omitted from enjoying the Promotion.

General

16. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
17. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
18. If DBS subsequently determines that a person is in fact not eligible to receive the Gift or to participate in the Promotion, for any reason whatsoever, DBS may at its discretion charge the full retail value of the Gift to the Cardmember without prior notice. Each participant of the Promotion authorizes and consents to DBS charging the full retail value of the Gift to any of his/her/their DBS/POSB Credit & Debit Card account(s).
19. 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 for a copy of the DBS Cards General Promotions Terms & Conditions.
20. Eligible Cardmembers 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.

Instant Gifts' Terms & Conditions

Gifts	Terms & Conditions
S\$50,000 cash credit	<ul style="list-style-type: none"> • S\$50,000 cash credit will be credited to the Qualified Cardmember's most active card account by 28 Feb 2018. • In the event that the Card Account is closed, frozen or suspended, the Cash Credit will be forfeited. • The cash credit is non-exchangeable, non-transferable and non-assignable. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
\$10 cash credit	<ul style="list-style-type: none"> • S\$10 cash credit will be credited to the Qualified Cardmember's most active card account by 28 Feb 2018. • In the event that the Card Account is closed, frozen or suspended, the Cash Credit will be forfeited. • The cash credit is non-exchangeable, non-transferable and non-assignable. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
Honestbee grocery and food coupon (worth S\$200)	<ul style="list-style-type: none"> • S\$200 Honestbee coupon is valid for redemption till 4 Feb 2018. • Click the "Redeem" button only when you are ready to make your purchase. • A min. spend of S\$200 is required. • Coupon can be used across any verticals on honestbee. • Coupon can only be used on Honestbee mobile app and website. • Coupon cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or in-house offers. • Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and merchant. • In any case of dispute, honestbee Pte Ltd reserves the right of final decision. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
Lazada coupon (worth S\$5, S\$10, S\$15 and S\$50)	<ul style="list-style-type: none"> • Lazada coupon is valid for redemption till 4 Feb 2018. • Click the "Redeem" button only when you are ready to make your purchase. • Redeem the promo code under "Enter Voucher Code" at Payment Summary. • Coupon is valid for one-time use in a single transaction • Coupon can be used on both the Lazada's website and mobile app • Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and merchant. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.

<p>Qoo10 coupon (worth S\$5, S\$10, S\$15 and S\$50)</p>	<ul style="list-style-type: none"> • Qoo10 coupon is valid for redemption till 4 Feb 2018. • Click the “Redeem” button only when you are ready to make your purchase. • Coupons can be combined for use • To redeem your coupon, log into your Qoo10 account, click Q-account, click gift card, then enter serial no & verification no. <ul style="list-style-type: none"> ○ First 8 characters refer to the serial number and ○ the following 6 characters refer to the verification number. • Coupon will be a Qmoney redemption code • Coupon can be used on both the Qoo10 website and mobile app • Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and merchant. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>Zalora coupon (worth S\$5, S\$10, S\$15 and S\$50)</p>	<ul style="list-style-type: none"> • Zalora coupon is valid for redemption till 4 Feb 2018 • Click the “Redeem” button only when you are ready to make your purchase. • To receive your store credit, go to “My Account” > “My Wallet”, then enter the promo code under “Store Credit”. • Coupon is valid for as multiple transactions • Coupon can only be used on the Zalora website at www.zalora.sg • Coupon is not exchangeable for cash or any other items. • Products purchased using a Coupon are not refundable in cash but only store credit. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and merchant. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>One Faber Group bundle package coupon (worth S\$500)</p>	<ul style="list-style-type: none"> • S\$500 One Faber Group Bundle Package coupon is valid for redemption till 4 Feb 2018. • Click the “Redeem” button only when you are ready to make your booking. • Each package admits a family of 4 and includes the following tickets: <ul style="list-style-type: none"> - Singapore Delight onboard Singapore Cable Car (Sky Dining) - Singapore Cable Car Sky Pass Round Trip - Adventure Cove Waterpark Admission - S.E.A. Acquarium Admission - Wings of Time Premium Seat" • To make your Sky Dining booking, please call 6377 9688 (10.30am – 7pm). The rest of the attraction tickets will be issued to you during your Sky Dining experience. • Tickets are valid for 3 months from printed start date • Please allow 3 working days in advance to book prior to your Sky Dining: Singapore Delight Onboard visit, subject to availability. • Valid for activity bookings until 30 June 2018 • Coupon is valid for one-time use in a single transaction • Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable. • Any balance payment must be made with a DBS/POSB Credit or Debit Card.

	<ul style="list-style-type: none"> • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and merchant. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
Chope dining coupon (worth S\$100)	<ul style="list-style-type: none"> • S\$100 Chope coupon is valid for redemption till 4 Feb 2018. • Click the “Redeem” button only when you are ready to make your booking. • Go to shop.chope.co > choose the dining vouchers you want to buy > enter promo code at checkout. • Coupon is not for direct use at Chope restaurants and can only be used on shop.chope.co. • Coupon is not cash redeemable and not replaceable if lost or stolen. • Coupon will be used based on its full value. Any residual value can be used within the validity period, till fully depleted. • Coupon cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or in-house offers. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • Individual restaurant vouchers’ terms and conditions apply • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and merchant. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
Deliveroo delivery coupon (worth S\$100)	<ul style="list-style-type: none"> • S\$100 Deliveroo coupon is valid for redemption till 4 Feb 2018 • Click the “Redeem” button only when you are ready to make your purchase • Redeem the credit in your Deliveroo wallet • Open deliveroo > choose your orders > go to checkout > enter your promo code under “Add Voucher Code”. • Credit will remain in a customer's Deliveroo account for 30 days upon redemption. • Lost or stolen coupons will not be replaced by Deliveroo. • Coupon can be used on both the Deliveroo website and mobile app • Coupon cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or in-house offers. • Coupon is not exchangeable for cash or any other items. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and merchant. • Deliveroo has the right to close customer accounts and take payment from alternative forms of payment if a fraudulently obtained Gift Card is redeemed and/or used to make purchases on our service. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
Foodpanda delivery coupon (worth S\$100)	<ul style="list-style-type: none"> • FoodPanda S\$100 coupon is valid for redemption till 4 Feb 2018. • Click the “Redeem” button only when you are ready to make your purchase. • Enter the coupon code in the “Voucher Code” section at checkout. • Coupon is valid with a min spend of S\$100. • Coupon is valid only with online, Apple Pay and Paypal payment. • Coupons can be combined for use. • Coupon is valid for one-time use in a single transaction. • Coupon can be used on both the FoodPanda website and mobile app.

	<ul style="list-style-type: none"> • Coupon cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or in-house offers. • Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and merchant. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>Agoda flight and hotel stay coupon (worth S\$500)</p>	<ul style="list-style-type: none"> • S\$500 Agoda coupon is valid for redemption till 4 Feb 2018. • Click the “Redeem” button only when you are ready to make your booking. • Coupon is valid for one-time use and will be deemed fully used once booking has been made. • There is strictly no extension of validity of this promotion code. • Coupon is applicable to booking of merchant hotels (prepaid only) made through https://www.agoda.com/dbsredemption. • Coupon is applicable to hotel room’s charges only (excluding local taxes, service fees and additional charges). • Change of stay date is not permitted. In the event of cancellation, the voucher code has no cash or refund value. • Coupon is not transferrable and non-cumulative. • Coupon cannot be exchanged for cash or other products, and cannot be used in conjunction with other discounts, promotions, discounted items and fixed priced items, unless otherwise stated. • Coupon is bound by the terms and conditions of DBS and Agoda. In case of dispute, the decision of Agoda shall be final. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and merchant. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>ZUJI flight coupon (worth S\$500)</p>	<ul style="list-style-type: none"> • S\$500 ZUJI coupon is valid for redemption till 4 Feb 2018. • Click the “Redeem” button only when you are ready to make your purchase. • By purchasing, redeeming or attempting to redeem a voucher, you accept and agree to be bound by these ZUJI voucher Terms and Conditions, and also the ZUJI general website Terms and Conditions. • Vouchers are redeemable for flight, hotel and package bookings on www.zuji.com.sg only. • Vouchers are not redeemable on travel insurance and car hire bookings. • Voucher amounts are in Singapore dollars (SGD) and can be redeemed in Singapore Dollars only. • Vouchers and unused portions of vouchers should be spent by the "expiry" date indicated on the voucher. • ZUJI Vouchers are partially redeemable. Any unused balance must be utilised by the end of the validity period. Any unused balance will not be refunded or credited after the voucher expires. • Any unused balance will be placed in the recipient's voucher account and is not transferable. The original expiration date will apply to any unused balance. • A maximum of 4 (four) vouchers can be redeemed at the time of booking.

	<ul style="list-style-type: none"> • ZUJI reserves the right to close customer accounts and request alternative forms of payment if a fraudulently obtained voucher is redeemed through the ZUJI website. • ZUJI disclaims responsibility for any lost or stolen Vouchers. The Voucher holder is responsible for the use and safety of the Voucher and is liable for all transactions on the Voucher. • To the extent permitted by law, ZUJI reserves the right to change any terms contained in these Voucher Terms and Conditions at any time. Changes to the Voucher Terms and Conditions will be published on www.zuji.com.sg. • Coupon is not exchangeable for cash or any other items. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.
<p>Royal Albatross yacht and activity coupon (worth \$250)</p>	<ul style="list-style-type: none"> • S\$250 Royal Albatross coupon is valid for redemption till 4 Feb 2018. • Each coupon admits 2 person. • Click the "Redeem" button only when you are ready to make your booking, you will be issued with an unique booking link. • To book your sailing dates, please book through the unique link that was provided to you and choose the available dates. • Sailing tickets are valid for six months only. Tickets are valid for Sunset Sail Sunday product only. • Tickets are not valid for use on public holiday sunset sail. • This ticket is valid for sailing dates up to till 31 June 2018. • Any remaining balance from the coupon will not be refunded • Coupon is valid for one-time use in a single transaction • Coupon is not exchangeable for cash or any other items. Value not fully redeemed is not refundable. • Any balance payment must be made with a DBS/POSB Credit or Debit Card. • Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS and Royal Albatross. • Other terms and conditions apply: https://www.tallship.com.sg/products/tc/ • For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.