

Frequently Asked Questions (FAQs) for Spend Christmas Wisely with DBS promotion

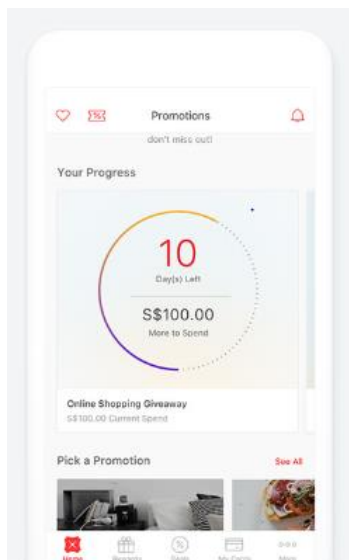
Q1. How do I participate in the Promotion?

DBS/POSB Principal Cardmembers can follow the below steps to register for the Promotion:

- (i) 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.
- (ii) Be among the first 10,000 Cardmembers to successfully register participation via the app.
- (iii) Charge and accumulate the minimum qualified spend within the Promotion Period.

Q2. How will I know if I have successfully registered for the Promotion?

After registration, when Cardmember logs in to DBS Lifestyle App, there will be a Promotion Tracker with a designated minimum spend amount (refer to sample screenshot below). The Promotion Tracker will automatically reset based on the Qualifying Spend period.



Q3. The campaign period is from Oct till Dec 2018. If I have registered in Oct, do I need to register again in Nov and Dec?

Cardmembers are only required to register once to participate for the entire duration of the campaign.

Q4. I registered for the campaign on 15 Oct 2018. Will my online purchases made between 1 - 14 Oct be counted towards the minimum qualifying spend?

We will only track all eligible spend made from your registration date onwards (i.e. 15 Oct till 31 Oct 2018).

Q5. How will I know if I have met the minimum qualified spend?

Cardmembers may track their accumulated card spending through the Promotion Tracker in the DBS Lifestyle App. The Promotion Tracker will be updated within 3 working days after the Qualified Spend amount is posted and appears in "History" under the "My Cards" section in the app.

Q6. How do I redeem my gift?

Qualified Cardmembers will receive a Push Notification within 2 working days after meeting the minimum qualified spend. Qualified Cardmembers will be required to play a game and redeem one (01) gift.

Q7. When is the last day to redeem my gift?

Qualified Cardmembers must play a game to redeem one (01) gift via the DBS Lifestyle app within the Redemption Period as shown in the table below.

Spend & Redeem	Qualifying Period	Redemption Period
Qualifying Period 1	1 Oct – 31 Oct 2018	3 Oct – 20 Nov 2018
Qualifying Period 2	1 Nov – 30 Nov 2018	3 Nov – 20 Dec 2018
Qualifying Period 3	1 Dec – 31 Dec 2018	3 Dec – 20 Jan 2019

Q8. I purchased a large ticket-size item, but payment is made via Instalment Payment Plan (IPP) facility. Is this transaction eligible as a Qualified Spend?

IPP transactions are excluded from the Qualified Spend. The full list of exclusions can be found under Clause 5 of the Promotion Terms & Conditions.

Q9. I've made an eligible transaction today, but it is not yet reflected on the Promotion Tracker in the DBS Lifestyle App.

The transaction has to be first posted by the merchant. After which it will take about 3 working days for the transaction to be updated in the Promotion Tracker. 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.

Q10. Can I accumulate Qualified Spend across multiple DBS/POSB Cards?

The minimum Qualified Spend is cumulative across all DBS/POSB card(s) under the Qualified Cardmember during the 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.

Q11. The minimum spend amount designated to me was S\$500, can I change my minimum spend amount?

No, Cardmembers have been assigned a minimum spend amount based on their average monthly online spend made from April to June 2018.