

Terms and Conditions Governing the Spend Christmas Wisely with DBS promotion (“Promotion”)

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

Definitions

1. The Promotion period shall run from 1 October to 31 December 2018, both dates inclusive (“**Promotion Period**”).
2. The Redemption period shall run from 3 October 2018 to 20 January 2019, both dates inclusive (“**Redemption Period**”).
3. The Promotion is applicable for all DBS/POSB personal Principal Credit/Debit (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
4. “**Eligible Card**” means Cardmember’s card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout Promotion and Redemption Period.
5. “**Qualified Spend**” is based on posted online/in-app purchases in local and foreign currencies during the Promotion Period. Only purchases that have been charged to a DBS/POSB Card will be considered;
6. Qualified Spend will also **exclude** the following:
 - a) refund(s) into the Card account;
 - b) pre-authorisation transactions on the Card account (e.g. hotel bookings)
 - c) 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);
 - d) payments to financial institutions (including banks and brokerages); insurance companies (sales, underwriting, and premiums); telecommunications providers; schools, hospitals, professional service providers;
 - e) 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;
 - f) payment for parking lots;
 - g) payments made via AXS and SAM;
 - h) all other bill payments;
 - i) donations;
 - j) EZLink transactions;
 - 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

7. 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 app.
- c) Upon login, a Promotion Tracker with the minimum spend amount will be displayed (refer to table below). This spend amount is set based on Cardmembers' average monthly online spend made between 1 April to 30 June 2018.

Spend & Redeem	Minimum Spend Amount per month	Gift
Tier 1	S\$100 online/in-app spend	S\$10 voucher or cash credit
Tier 2	S\$250 online/in-app spend	S\$20 voucher or cash credit
Tier 3	S\$500 online/in-app spend	S\$30 voucher or cash credit
Tier 4	S\$1,200 online/in-app spend	S\$60 voucher or cash credit
Tier 5	S\$1,500 online/in-app spend	S\$75 voucher or cash credit

- d) Charge and accumulate the minimum Qualified Spend in the Qualifying Period(s) as shown in the table below.
- e) Be the top 20 spenders in the month and get rewarded with 500,000 Air Asia BIG points.

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

8. Each Qualified Cardmember is entitled to one Gift for each Qualifying Period, regardless of the total Qualified Spend made by Cardmember in that Qualifying Period.
9. The minimum Qualified Spend is the sum of all spends across DBS/POSB Card(s) under the Qualified Cardmember within the Promotion Period. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall be accrued to the eligible Principal Cardmember only.
10. 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.
11. 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 of the DBS Lifestyle App,.
12. Only posted purchases captured in the Promotion Tracker will be considered as Qualifying Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.
13. An illustration of Qualified Spend made during Promotion Period:

Qualified Spend		Non-Qualified Spend	
Spend details	Spend amount	Spend details	Spend amount
Air tickets from agoda.com	S\$600	Retail shopping in stores	S\$600
Accommodation from Expedia app	S\$800	Brunch at Cafes	S\$50
Movie tickets from Golden Village Cinemas website or app	S\$50	Top-up of EZ-link card	S\$50
Apparel from ZALORA app	S\$180	Payment to SmoovPay/MoneySend, Skrill.com	S\$30

Rides booked via Grab app	S\$30	Payment via AXS Station/AXS e-Station/AXS m-Station	S\$500
Food order from foodpanda app	S\$50	Payment to M1/ Singtel/ Starhub (i.e. purchase of handset, renewal of contract, bill payments)	S\$1,200
Pre-purchase Chope voucher at Chope.com	S\$100	IPP transaction eg. sgbuy.com	S\$1,500
		Payment made to Hospital/Clinic/Dental/Vet	S\$300

Redemption

14. A Push Notification with instructions to redeem the Gift will be sent to all Qualified Cardmembers once the minimum Qualified spend is reached. Please download DBS Lifestyle App and enable "Allow Notifications" in Mobile Settings to receive this.
15. To redeem the Gift, the Cardmember must:
- login to DBS Lifestyle app
 - select the Promotion banner to launch game.
 - click on "Play Game" and proceed to select a gift box to redeem your gift.
- Note: The game will only be accessible to Cardmember within 2 working days after Promotion is unlocked.
16. Each Cardmember who meets the minimum Qualifying Spend during the Qualifying Period will be awarded with one (01) of the following Gifts:

Spend & Redeem Gift	Quantity
S\$10 voucher (Grab/ foodpanda/ Lazada/ Redmart/ ZALORA)	14,557
S\$10 cash credit	5,050
S\$20 voucher (Grab/ foodpanda/ Lazada/ Redmart/ ZALORA)	5,548
S\$20 cash credit	1,000
S\$30 voucher (foodpanda/ Lazada/ Redmart/ ZALORA)	7,093
S\$30 cash credit	3,000
S\$60 voucher (foodpanda/ Lazada/ Redmart/ ZALORA)	4,225
S\$60 cash credit	900
S\$75 voucher (foodpanda/ Lazada/ Redmart/ ZALORA)	6,771
S\$75 cash credit	500

Gift	Terms & Conditions
Cash Credit	<ol style="list-style-type: none"> The cash credit amount 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 latest by 28 Feb 2019. In the event that the Card Account is closed, blocked 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
Grab Voucher	<ol style="list-style-type: none"> Grab voucher is valid for redemption till 31 March 2019. Click the "Redeem Online" button only when you are ready to make your purchase. Enter the voucher code in the "Voucher Code" section at checkout. Voucher is valid for one-time use in a single transaction and the minimum order

	<p>amount must be equal to the voucher amount.</p> <p>5. Voucher can only be used on Grab mobile app.</p> <p>6. Voucher is valid for use on Grab transport only (except GrabHitch and GrabCoach). Not valid on GrabFood.</p> <p>7. Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers.</p> <p>8. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>9. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p>
foodpanda Voucher	<p>1. foodpanda voucher is valid for redemption till 31 March 2019.</p> <p>2. Click the “Redeem” button only when you are ready to make your purchase.</p> <p>3. Enter the voucher code in the “Voucher Code” section at checkout.</p> <p>4. Voucher is valid only with online payment.</p> <p>5. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount, excluding delivery and GST charges.</p> <p>6. Voucher can be used on both the foodpanda website and mobile app.</p> <p>7. Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers.</p> <p>8. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>9. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>10. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.</p>
Lazada Voucher	<p>1. Lazada voucher is valid for redemption till 31 March 2019.</p> <p>2. Click the “Redeem” button only when you are ready to make your purchase.</p> <p>3. Redeem the voucher code under “Enter Voucher Code” at Payment Summary.</p> <p>4. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount.</p> <p>5. Voucher can only be used on Lazada mobile app.</p> <p>6. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>7. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>8. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc.</p>
Redmart Voucher	<p>1. Redmart voucher is valid for redemption till 31 March 2019.</p> <p>2. Click the “Redeem” button only when you are ready to make your purchase.</p> <p>3. Enter the voucher code in the “Voucher Code” section at checkout.</p> <p>4. Voucher is valid only with online, Apple Pay and Paypal payment.</p> <p>5. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount.</p> <p>6. Voucher can be used on both the RedMart website and mobile app.</p> <p>7. Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers.</p> <p>8. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>9. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>10. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc</p>

ZALORA Voucher	<ol style="list-style-type: none"> 1. ZALORA voucher is valid for redemption till 31 March 2019. 2. Click the “Redeem” button only when you are ready to make your purchase. 3. Enter the voucher code in the “Promo Code” section at checkout. 4. Voucher can be used on ZALORA at www.zalora.sg or App, and can only be used in a single transaction. The minimum order amount must be equal to the voucher amount. 5. Voucher will be apportioned to the number of items in the order made. 6. Voucher is not exchangeable for cash or any other items. 7. Products purchased using a voucher are not refundable in cash but only store credit. 8. In the case of product refunds, do reach out to ZALORA's Customer Service Team at www.zalora.sg/contact/ for a one-time store credit refund, with the same validity till 31 March 2019. 9. Any balance payment must be made with a DBS/POSB Credit or Debit Card. 10. For DBS General Promotions terms and conditions, please refer to go.dbs.com/sg-cardstnc
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17. The top 20 Cardmembers during the Qualifying Period will each be awarded with five hundred thousand (500,000) Air Asia BIG Points. DBS will notify the eligible Cardmembers within a month after the end of the Qualifying Period.

Top Spender Gift	Quantity
500,000 Air Asia BIG Points	60

General

18. 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.
19. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
20. 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.
21. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
22. 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.
23. 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.