

## TERMS AND CONDITIONS GOVERNING SAFRA DBS CREDIT CARD CASH REBATE PROGRAMME

1. A SAFRA DBS Credit Cardmember ("**Cardmember**") may earn the following cash rebate ("**Cash Rebate**") on transactions if he/she charges a minimum of S\$500 to his/her SAFRA DBS Credit Card ("**Card**") in the same calendar month ("**Qualifying Spend**"):
  - (a) 3% cash rebate on Local MasterCard® contactless Transaction ("**Contactless Transaction**") ;
  - (b) 3% cash rebate for Online Transactions ("**Online Transactions**"); and
  - (c) 0.3% cash rebate on all other transactions excluding Contactless Transactions and Online Transactions with their Card.
2. Cash Rebate under this cash rebate programme is issued in the form of SAFRA\$ and it is rounded up to the nearest 2 decimal places. Cash Rebate is capped at a maximum of SAFRA\$50 per Card account per calendar month. The Cash Rebate will be credited within 30 days of the following calendar month of which the transaction was made.
3. Qualifying Spend is calculated based on local and foreign retail sales and recurring bill payment, but excludes annual fees, interest, bill payment, finance charges, cash advances, balance transfer, installment payment plans, preferred payment plans and all fees charged by DBS Bank Ltd ("**DBS**").
4. Online Transactions are card-not-present transactions made by the Cardmember with the Card via the internet, identified as an Online Transactions type through VISA/MasterCard Worldwide networks. Local MasterCard® Contactless Transaction refer to retail transactions made via MasterCard® contactless through a contactless payment terminal in Singapore“
5. SAFRA\$ earned will expire 12 calendar months from the date it was earned. All expired SAFRA\$ will be forfeited.
6. In the event that a Cardmember’s Card account is terminated or suspended for any reason, the said Cardmember will be disqualified from participating in the cash rebate programme and any SAFRA\$ accumulated shall be automatically forfeited or cancelled.
7. DBS shall not be responsible for any failure or delay in posting of sales transactions which may results in any customer being omitted from enjoying the Cash Rebate.
8. DBS’ decision on all matters relating to the Cash Rebate is final. No correspondence or claims will be entertained.
9. DBS may vary these terms and conditions or suspend or terminate the Cash Rebate programme by providing Cardmembers 30 days’ notice via any mode of communication at DBS’ discretion before any variation, suspension or termination takes effect.

10. 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 Cash Rebates, 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](http://www.dbs.com/privacy).