

**DBS/POSB Visa/MasterCard Debit/Credit Cards and Apple Pay  
S\$10 Cashback Promotion (“Promotion”)  
Terms and Conditions**

1. This Promotion is valid from 30 August 2016 to 31 October 2016 (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must:
  - 2.1 be an existing DBS/POSB Visa/MasterCard Debit/Credit Card (“**DBS/POSB Card**”) cardmember;
  - 2.2 be amongst the first 50,000 DBS/POSB cardmembers to add their DBS/POSB Card to Apple Pay for the first time during the Promotion Period; and
  - 2.3 make at least one retail contactless transaction with their DBS/POSB Card via Apple Pay during Promotion Period.
3. Customers will not qualify for the Promotion if they delete their DBS/POSB Card from Apple Pay before or during the Promotion Period, and subsequently add their DBS/POSB Card to Apple Pay again during the Promotion Period.
4. The Promotion allows an Eligible Cardmember to earn a S\$10 cashback (“**Cashback**”) on retail contactless transactions on their DBS/POSB Card made via Apple Pay on a Visa payWave or MasterCard PayPass contactless reader/terminal in Singapore.
5. A retail contactless transaction (both principal and supplementary cards) is determined based on posted local retail contactless sales, but excludes 0% interest-free instalment plan, recurring bill payment interest, bill payment, finance charges, cash withdrawals, balance transfer, smart cash and all fees charged by DBS Bank Ltd (“**DBS**”).
6. Spend on a supplementary card will be awarded to the principal card when computing the spend criteria for this Promotion.
7. The S\$10 Cashback is given for a minimum spend of S\$10 either on a single transaction or an accumulation of transactions. Regardless of the number of DBS/POSB Cards and/or eligible Apple mobile devices enrolled on Apple Pay, each Eligible Cardmember is limited to one (1) Cashback. Cashback will be credited to the principal cardmember’s Card account within 60 days following the end of the Promotion Period.
8. DBS shall not be responsible for any failure of delay in posting of sales transactions which may result in an Eligible Cardmember being omitted from enjoying the Promotion.
9. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. 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](http://www.dbs.com/privacy).