

## Terms and Conditions Governing the Beep. Beep. Ka-ching! Promotion (“Promotion”)

Participation in the exclusive promotion (“Promotion”) constitutes acceptance of these Terms and Conditions.

1. Promotion period is valid from **01 March** to **30 June 2018**, both dates inclusive (“**Promotion Period**”).
2. Promotion is open to cardmembers/users of the following DBS/POSB Products (each a “**Participant**” and collectively, the “**Participants**”):
  - i. PAssion POSB Debit Card
  - ii. DBS Visa Debit Card
  - iii. DBS Mobile Payment Platforms (DBS PayLah!, DBS/POSB digibank and iWealth)
  - iv. NETSPay
  - v. POSB Smart Buddy
  - vi. HomeTeam-NS PAssion POSB Debit Card
  - vii. SAFRA DBS Debit Card
  - viii. DBS NUSSU Debit Card
  - ix. DBS SUTD Visa Debit Card
  - x. DBS FasTrack, WhyQ and YQueue Campus (Only Debit Card and PayLah! Funded Transactions)
  - xi. DBS Treasures Debit Card
  - xii. DBS Treasures Private Client Debit Card
  - xiii. DBS Private Bank Debit Card

### 3. General Terms

- i. DBS is in the business of providing banking facilities and services, including digital mobile payment services offered by DBS on DBS mobile platforms such as DBS PayLah!, DBS/POSB digibank and iWealth (“**DBS Mobile Payment Platforms**”).
- ii. “**DBS Mobile Payment Platforms Application**” or “**Application**” refers to the DBS Application for mobile devices that can be downloaded by the User from the Apple App Store and Google Play store.
- iii. As part of the DBS PayLah! Application, Users will have to register a wallet account (individually a “**Wallet Account**” and collectively, “**Wallet Accounts**”)
- iv. As part of the NETSPay Application, Users can make a NETS contactless or QR payment with their Eligible DBS/POSB cards on NETSPay App to qualify for this promotion.
- v. For the full list of eligible DBS FasTrack merchants, click [here](#).
- vi. For the full list of merchants on WhyQ delivery, click [here](#).
- vii. For list of merchants in YQueue Campus, search for ‘**YQueue Campus**’ in Google Play and Apple app store.

**Promotion Mechanics**

4. The Beep. Beep. Ka-ching! Promotion allows Participants, to earn Cashback on local retail contactless and QR code payment transactions (Collectively, “**Contactless Spend**”) made within the calendar month when they meet the following conditions across all eligible DBS/POSB Products (“**Qualifying Products**”) (see Reward Illustration Table below for more information):

Local Cashback (%)	Minimum Spend Requirement	Cash Withdrawn in the Calendar Month
5%	S\$400	S\$400 or Less
10%		S\$0

- a) Minimum spend of S\$400 is calculated across eligible DBS/POSB Products in the calendar month.(“**Qualifying Spend**”) (Please refer to the Minimum Spend and Eligible Cashback Table below for more information)
- b) Cash withdrawal is calculated across all DBS/POSB Debit/Credit/ATM Cards held by the customer at all local DBS/POSB ATMs and branches in the calendar month.
- c) Each customer who fulfils the minimum spend criteria and cash withdrawal amount criteria stated in the same calendar month is a qualified customer (“**Qualified Customer**”). Each qualified customer is entitled to only 1 Cashback per calendar month during promotion period.

**Minimum Spend and Eligible Cashback Table**

	Eligible Qualifying Spend	Card Spend			Scan and Pay		DBS PayLah!
		MasterCard / Visa	MasterCard / Visa Contactless	Mobile Wallet (Apple Pay / Samsung Pay / Google Pay)	NETS Contactless	NETS QR	
MasterCard / VISA	DBS Visa Debit Card	√	√	√			
	PAssion POSB Debit Card	√	√	√			
	HomeTeamNS-PAssion-POSB Debit Card	√	√	√			
	SAFRA DBS Debit Card	√	√	√			
	DBS SUTD Visa Debit Card	√	√	√			
	DBS NUSSU Debit Card	√		√			
	DBS Treasures Debit Card	√	√	√			
	DBS Private Bank Debit Card	√	√	√			
	DBS Treasures Private Client Debit Card	√	√	√			
NETS	POSB Smart Buddy				√		
	NETSPay				√	√	
Digital	DBS PayLah!					√	√
	DBS/POSB digibank					√	√
	iWealth					√	√
	DBS FasTrack / WhyQ / YQueue Campus	√					√

Legend	
Not Applicable	
Qualified Spend	√
Qualified Spend / Eligible for Cashback	√

5. **Qualifying Spend** includes Debit MasterCard/VISA transactions, Contactless transactions, Mobile Wallet transactions (Apple Pay / Samsung Pay / Google Pay), NETS Contactless transactions, Scan and Pay transactions (NETS QR, PayLah! QR codes) and PayLah! Funded FasTrack transactions. For avoidance of doubt, PIN Based transactions (e.g. NETS, ATM, AXS, SAM) will not count towards the minimum spend of S\$400. Please refer to the Minimum Spend and Eligible Cashback Table above for more information.
6. **Cashback** is not valid for any contactless transactions above S\$200 per transaction, online transactions, Mobile wallet in-app purchases (e.g. Apple Pay on Deliveroo, UberEats, Uber), refunded contactless transactions, signature-based transactions, BUS/MRT Transactions, EZ-Link Card/NETS FlashPay Card/EZ-Pay transactions (eg. Top-ups of EZ-Link/Nets FlashPay Cards with qualifying product), Top-ups to prepaid cards (eg. Kopitiam / FoodFare Prepaid Cards), PIN-based transactions (e.g. NETS, ATM, AXS, SAM etc), interest, cash withdrawals, fund transfer transactions, foreign currency transactions, Casino levy, bill payments, purchase of digital smiley stamps in schools, NETS transaction for top up to POSB Smart Buddy wallet and all fees charged by DBS.
7. **Cash withdrawals** refer to local withdrawals from his DBS/POSB primary Current or Savings Account ('**CASA Account**') as well as Cashline accounts via DBS/POSB Self-Service Banking channels (eg. ATMs) and over-the-counter at DBS/POSB Branches. Withdrawals via these channels with or without DBS/POSB Cards are also considered cash withdrawals. For avoidance of doubt, a cash withdrawal from a joint account at DBS/POSB Branches (with or without DBS/POSB Cards) will be considered as cash withdrawals for all joint account holders. Withdrawals from POSB Cash-Points are not considered.
8. The Cashback is subject to **a cap of S\$50 per customer per month** regardless of the number of Qualifying Products held by the customer according to the Cashback achieved. Cashback is calculated based on Singapore dollar denominated transaction amount on transaction date. Cashback earned for the calendar month's transactions (e.g. March) will be credited within two calendar months (e.g. May) to your Qualifying Product. Where a customer has more than one Qualifying Product, the Cashback will be credited back to the Qualifying Product in priority of the highest qualifying spend.
9. For qualified customers who are eligible for Cashback across Beep. Beep. Ka-ching! Promotion, 5% Cashback on Contactless Spend for DBS Visa Debit Card, DBS SUTD Visa Debit Card, DBS Treasures Debit Card, DBS Private Bank Debit Card, DBS Treasures Private Client Debit Card and DBS NUSSU Debit Card, will only be entitled to 1 Cashback per calendar month under the Beep. Beep. Ka-ching! Promotion.
10. This Promotion can be enjoyed in conjunction with the existing 0.3% cashback for DBS Treasures Debit Card, DBS Private Bank Debit Card, DBS Treasures Private Client Debit Card and HOMETEAMNS-PASSION-POSB DEBIT CARD CASH REBATE PROGRAMME and SAFRA DBS DEBIT CARD CASH REBATE PROGRAMME.

11. The Qualifying Product and/or primary Current or Savings Account (**'Linked CASA Account'**) must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
12. DBS reserves the right to claw-back the Cashback amount without prior notice, at its discretion charging the full retail value of the Cashback amount, if it subsequently determines that the customer is in fact not eligible to receive the Cashback, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.
13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
14. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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).
15. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers' eligibility in the Promotion.
16. 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](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions.
17. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings No correspondence or claims will be entertained.