

Terms and Conditions Governing DBS/POSB Cashback Promotion for NETSPay (“Promotion”)

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

1. Promotion period shall run for from **20 October 2017 to 28 February 2018**, both dates inclusive (“**Promotion Period**”).
2. Promotion is open to DBS/POSB cardmembers who have registered their CASA-linked (Current Account or Savings Account-linked) ATM, Credit or Debit card to NETSPay mobile app for contactless NFC or QR code payment. (each a “**Participant**” and collectively, the “**Participants**”).
3. Promotion is limited to the first 20,000 customers.
4. To qualify for \$5 cashback, Participants must fulfil all of the following criteria:
 - a) Register a DBS/POSB CASA-linked ATM, Credit or Debit Card onto the NETSPay App during the Promotion Period.
 - b) Make at least one successful transaction through the registered Card using NETSPay Contactless or QR code payment.
5. Each customer is eligible to receive \$5 Cashback once during the Promotion Period, regardless of the number of transactions, amount spent, and number of cards made via NETSPay.
6. Transactions made using physical NETS ATM, Credit or Debit card and NETS FlashPay will not be eligible for Cashback.
7. Customers holding a CASA-linked Supplementary Credit Card is eligible for this Promotion.
8. The Cashback will be credited to the Qualifying Card account within 60 days from the end of the Promotion Period. Where a customer has more than one Qualifying Card account, the Cashback will be credited back to the Qualifying Card account that made the first successful transaction.
9. The eligible Participant's Qualified Card account (and linked current/savings account for Credit and Debit Cards) 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 suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.

10. DBS assumes no responsibility for any loss or damage 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 a Participant's eligibility in the Promotion.
11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. 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.