

Terms and Conditions Governing the DBS Pay With Apple Pay (Food Republic & Starbucks) Promotion

The Promotion

1. The DBS Pay With Apple Pay (Food Republic & Starbucks) Promotion ("**Promotion**") is organised by DBS Bank Ltd. ("**DBS**") and is valid from 1 December 2016 to 31 January 2017, or while stocks last, whichever is earlier ("**Promotion Period**"). Promotion is valid for the first 50,000 applicable transactions at Food Republic Pte Ltd ("**Food Republic**") and for the first 150,000 applicable transactions at Starbucks Coffee Singapore Pte Ltd ("**Starbucks**").
2. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Eligibility and Mechanics

3. To qualify for the Promotion, customers must be an existing DBS/POSB Consumer Visa/MasterCard Credit or Debit Card ("**DBS/POSB Card**") cardmember ("**Cardmember**"), whose Card Account(s) are valid (individually a "**Card Account**" and collectively "**Card Accounts**") and in good standing with DBS.
4. The Cardmember must also fulfill the following mechanics to qualify for the Promotion as a qualified Cardmember (individually a "**Qualified Cardmember**" and collectively "**Qualified Cardmembers**"):
 - 4a. Successfully enroll their DBS/POSB Card on Apple Pay before or during the Promotion Period; and
 - 4b. Successfully charge a minimum of S\$2 in a single receipt for a retail contactless transaction at Food Republic or Starbucks ("**Participating Merchants**") with any of their valid DBS/POSB Card(s) via Apple Pay where accepted during the Promotion Period ("**Qualifying Transaction**").
5. A retail contactless transaction (by both principal and supplementary cards) is determined based on posted local retail contactless sales where Apple Pay is accepted, 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.
6. Supplementary Cardmembers will also qualify for this Promotion provided they have met the qualifying conditions explained in Clause 4 above.
7. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in a Cardmember being omitted from the Promotion.
8. Each Qualified Cardmember will receive a S\$2 gift ("**Gift**") comprising of either a S\$2 cashback for spend at Food Republic and/or S\$2 off total bill at Starbucks, when they make a Qualifying Transaction at the following Participating Merchant outlets:

Food Republic	Starbucks
<p>The Gift will be awarded as a cash credit to the respective Qualified Cardmember's Card Account by 31 March 2017 provided the Card Account is not closed, frozen or suspended at the point of crediting. In the event that the Card Account is closed, frozen or suspended, the Gift will be forfeited.</p>	<p>The Gift will be awarded to Qualified Cardmembers as a S\$2 deduction from the total bill (of minimum S\$2) at the point of sales.</p>
<p><u>Participating Outlets</u></p> <ul style="list-style-type: none"> • Wisma Atria, #04-02 • Suntec City, #B1-115 • VivoCity, #03-01 • ION Orchard (Food Opera), #B4-03 • 313@Somerset, #05-01 • Nex Serangoon, #B2-63 • 112 Katong, #04-01 • Causeway Point, #04-01 • Parkway Parade, #B1-85 • City Square, #04-31 • BreadTalk IHQ, #01-06 • Westgate, #B1-28 • Shaw House, #B1-02 • Manulife Centre, #01-03 • Capitol Piazza, #B1-20 	<p><u>Participating Outlets</u></p> <p>Please visit the below for full list of Starbucks outlets islandwide:</p> <p>http://www.starbucks.com.sg/coffeehouse/store-locator</p>

Gift Details

9. The Gift(s) are non-exchangeable, non-transferable and non-replaceable. DBS is entitled to replace the Gift(s) with item(s) of similar or other value without prior notice. Gift(s) cannot be converted to cash. DBS may replace, withdraw or add Gift(s) at any time without notice or liability.
10. Any refunds made on retail contactless transactions that qualify for the Qualifying Transaction listed in Clause 4b will result in a charge of the full retail value of the Gift(s) to the Cardmember without prior notice.
11. In the event a non-Singapore dollar Qualifying Transaction is charged to a Card via a Mobile Wallet, the transaction amount posted in the Qualified Cardmember's registered Card Account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of Qualifying Transaction for the Promotion.

General

12. DBS will have the final decision on all matters regarding the Promotion.
13. DBS may change these terms or suspend/terminate the Promotion without giving notice.
14. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
15. If DBS subsequently determines that a person is in fact not eligible to receive the Gift(s) or to participate in the Promotion, for any reason whatsoever, DBS may at its discretion charge the full retail value of the Gift(s) to the person without prior notice. Each participant of the Promotion authorises and consents to DBS charging the full retail value of the Gift(s) to any of his/her/their DBS/POSB Credit & Debit Card Account(s).
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 for a copy of the DBS Cards General Promotions Terms & Conditions.
17. 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.