

TERMS AND CONDITIONS GOVERNING DBS SALARY CREDITING CUSTOMERS SPECIAL (“Promotion”)

1. The Promotion is valid from 1 February 2016 to 29 February 2016 (“**Promotion Period**”).
2. This Promotion is open to customers with existing salary crediting arrangements to a DBS/POSB account.
3. This Promotion is not to be used in conjunction with any other ongoing promotion offers
4. To participate in the Promotion, customers are required to submit the online form available by **29 February 2016** (“**Participants**”).
5. To qualify for the Promotion, Participants must do the following by **31 March 2016**.
 - a) successfully apply for the selected DBS/POSB credit card (“**Card**”)
 - o DBS Live Fresh Visa Card
 - o DBS Altitude Visa Signature Card
 - o POSB Everyday Card
 - b) spend a minimum of S\$200 (“**Qualifying Spend**”)
6. The first 300 Participants who fulfill the Qualifying Spend condition will receive **S\$30** cashback into the Card account.
7. The Qualifying Spend is based on local and foreign retail sales, recurring bill payment and 0% interest-free instalment plan. For 0% instalment plan, only instalments that have been billed will be included.
8. Participants who have cancelled their Card within 6 months prior to the commencement date of the Promotion are not eligible to participate in the Promotion.
9. Supplementary card members are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.
10. The cashback will be credited to the Card by **30 April 2016**. If the Card is closed before the cashback is credited, the cashback shall be forfeited.

General Terms & Conditions

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. The Participants 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.