

Cashline Usage Cashback Promotion Terms and Conditions (July to September 2018)

1. This Promotion is available to existing Cashline account customers who have received the offer through our marketing SMS, Direct Mailer and/or Electronic Direct Mailer.
2. The Promotion is only applicable on the existing Cashline account. Cashline account which was previously transferred over from ANZ for paydown purpose is not eligible.
3. The Cashback Promotion is open from 1 July 2018 to 30 September 2018 ("Promotion Period").
4. **Customer will receive up to S\$30 in Cashback when the following conditions are met:**
 - a. Get S\$20 Cashback when you increase your August 2018 or September 2018 statement closing balance by a minimum of S\$500 in qualifying transaction against July 2018 statement closing balance.

Example	Statement month closing balance	Cashback earned
i	July statement = S\$500 August statement = S\$1,100 September statement = S\$1,000	S\$20 (August statement has fulfilled the S\$500 incremental balance)
ii.	July statement = S\$500 August statement = S\$900 September statement = S\$1,000	S\$20 (September statement has fulfilled the S\$500 incremental balance)
iii.	July statement = S\$500 August statement = S\$0 September statement = S\$700	No Cashback (Both August and September did not fulfill the S\$500 incremental balance against July statement)

- b. Get an additional S\$10 Cashback when S\$500 of the qualifying usage transactions is made through online channels during the Promotion Period. Online channels include:
 - i. Funds transfers using Cashline to own account/other accounts/third party (other banks); or
 - ii. Bill payment using Cashline to pay other billing organisation or your credit card bills

Bill payment inwards to pay your Cashline is not a qualifying transaction.

The condition(s) in point 4a must be met to be eligible for the additional S\$10 Cashback. In event that only the online usage condition is met (point 4b), no Cashback will be accorded.

5. Qualifying transactions refers to DBS Cashline usage made at DBS Cashline prevailing interest rate via:
 - a. Cash withdrawals made at DBS/POSB ATMs;
 - b. Cashline Cheque Issuance;
 - c. Fund transfer via iBanking, Digibank and DBS/POSB ATMs;
 - d. Bill payment to other billing organization (3rd party) via iBanking, Digibank, AXS and DBS/POSB ATMs;
 - e. Cashline Auto Top-Up
 - f. NETS Point of Sales
 - g. Any other usage platforms/channels determined by DBS from time to time.

DBS/POSB Balance Transfer, DBS/POSB Personal Loan, fees and charges are not qualifying transactions.

6. The Cashback will be credited to his/her DBS Cashline account within 60 days after the end of Promotion. Each eligible customer can only receive one Cashback.
7. The Cashback will be forfeited if the DBS Cashline account is cancelled, suspended, closed or not in good standing at the point of Cashback crediting. Good standing refers to the Cashline account not having any past due unpaid at statement due date.
8. DBS Bank reserves the right to replace the Cashbacks with any item of similar value without notice.
9. The Cashback is non-exchangeable, non-transferrable and non-replaceable.
10. DBS decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. Customers 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 Policy, a copy of which can be found on www.dbs.com/privacy