Cashline Use and Get Cashback Promotion Terms and Conditions ("Promotion T&Cs")

- 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. Each customer can only receive one cashback offer
- 3. The Cashback Promotion is open from 1 March 2018 to 30 April 2018 ("Promotion Period").

4. Customer will receive up to \$\$40 in Cashback when the following conditions are met:

a. Get S\$20 cashback when you increase your March or April statement closing balance by a minimum of S\$500 in qualifying transactions against February statement closing balance.

Example	Statement closing balance	Cashback earned
i.	February closing balance = \$\$100 March closing balance = \$\$500 April closing balance = \$1,000	\$\$20 (April statement balance has fulfilled the \$\$500 incremental balance)
ii.	February closing balance = \$\$100 March closing balance = \$\$600 April closing balance = \$\$600	\$\$20 (March statement balance has fulfilled the \$\$500 incremental balance)
iii.	February closing balance = \$\$0 March closing balance = \$\$500 April closing balance = \$\$400	\$\$20 (March statement balance has fulfilled the \$\$500 incremental balance)
iv.	February closing balance = \$\$200 March closing balance = \$\$0 April closing balance = \$\$500	No cashback (Both March and April did not fulfill the S\$500 incremental balance against February statement)

- b. Get an additional S\$20 cashback when S\$500 of the qualifying usage transactions is made through online channels during the Promotion Period. The S\$500 online usage need not match the statement month where the incremental balance was fulfilled in point 4a. Online Channels includes:
 - 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\$20 online 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. funds transfer via iBanking, Digibank and DBS/POSB ATMs;
 - d. bill payment to other billing organisation (3rd party) via iBanking, Digibank, AXS and DBS/POSB ATMs;
 - e. Cashline Auto Top-Up
 - f. NETS Point of Sales
 - g. any other usage platform/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 the Promotion.
- 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 Cashback 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 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.