



Terms and Conditions governing the FX Rebate for eligible customers participating in the Debit Card Foreign Currency Spend Promotion ("Promotion")

By participating in this Promotion, a customer shall be deemed to have read, understood and accepted these Terms and Conditions.

1. The Promotion is by DBS Bank Ltd ("**DBS**") and the Promotion period shall be from 23 November 2019 to 31 January 2020 ("**Promotion Period**"), both dates inclusive or until such date as may be determined by DBS in its sole discretion.
2. The Promotion is available to selected DBS and POSB customers (collectively, "**Customers**") only.
3. To qualify for the Promotion, selected Customers must:
 - a) Perform a foreign currency funds transfer/ conversion via Customer's DBS Multi-Currency Account ("**Participating Account**") within the promotional period. Should the DBS Multi-Currency Account be a joint-alt account type, only one of either account holders is eligible to participate; and
 - b) Perform any foreign currency spend with a Debit Card linked to Customer's Participating Account within the promotional period.
4. Participating Account includes the DBS eMulti-Currency Autosave/ eMulti-Currency Autosave Plus/ Multi-Currency Autosave/ Multi-Currency Autosave Plus/ Expatriate eMulti-Currency Autosave/ Expatriate eMulti-Currency Autosave Plus/ DBS Multiplier account.
5. Foreign currency spend refers to overseas and/ or online Visa retail transactions that are charged to the debit Card in foreign currency during the Promotion Period and posted to the debit card at the point of computation of the FX Rebate. It excludes NETS purchases, EZ-Link transactions, interest, finance charges, AXS and SAM transactions, bill payment, cash withdrawals, balance transfer, smart cash, fund transfer transactions, any top-ups or payments of funds to any payment service providers, prepaid cards and any prepaid accounts, fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions, and any other transactions determined by DBS from time to time.
6. The **FX Rebate** is calculated as 1% of the total amount of foreign currency funds converted (as defined in Clause 3a) or 1% of the total amount of foreign currency spend (as defined in Clause 3b) during the Promotional Period, whichever is lower and subjected to a cap of S\$20 per Participating Account. The FX Rebate is limited to the first 10,000 eligible Customers only and will be credited to Customer's Participating Account latest by 29 February 2020.

Illustrations	MCA funds converted	DBS Visa Debit Card spend overseas or online	FX Rebate awarded
Scenario 1	S\$800 equivalent	S\$1,000 equivalent	S\$800 x 1% = S\$8
Scenario 2	S\$1,500 equivalent	S\$500 equivalent	S\$500 x 1% = S\$5
Scenario 3	S\$2,000 equivalent	S\$1,200 equivalent	S\$1,200 x 1% = S\$12

7. DBS reserves the right to claw-back the FX Rebate without prior notice if the bank reasonably determines that the Customer is not eligible for the FX Rebate, including where the FX Rebate was awarded due to an error, the foreign currency conversion is cancelled, or the foreign currency spend transaction is not a retail spend. If the Participating Account is terminated at any time, for any reason, whether by the Customer or DBS, any FX Rebate earned will not be credited to the Customer's Participating Account. DBS Debit Card Agreement, Promotion Terms and Conditions and Terms and Conditions Governing Accounts apply, a copy of which can be found on www.dbs.com.sg.
8. DBS's decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
9. 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.

DEPOSIT INSURANCE SCHEME

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Conversions between currencies involve fluctuations and are subject to exchange controls. If you are converting from another currency to place the deposit and intend to convert it to the original currency, exchange rate fluctuations could cause the converted amount to be less than your original amount.