

Terms and Conditions Governing PAssion POSB MasterCard® Debit Card Acquisition Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. The Promotion period shall run from **1 January to 31 December 2016**, both dates inclusive (“**Promotion Period**”).
2. Promotion is applicable for new PAssion POSB Debit Card or HomeTeamNS-PAssion-POSB Debit Card (“**Debit Card**”) only.
3. Applicants for the Debit Card who have cancelled the Debit Card within the last 6 months prior to the commencement date of this Promotion will not be eligible to participate in this Promotion.
4. As part of this Promotion, all Debit Card Cardmembers (“**Participants**”) whose Debit Card is approved during the Promotion Period are eligible to receive S\$12 cashback (“**Cashback**”) if they make a minimum spend of S\$100 on their Debit Card via MasterCard (“**Qualifying Spend**”) within 1 month from card approval date. Customers who apply via iBanking / NETs Mobile Terminals at roadshows / ATM Campaign (“**Digital Channels**”) will get additional S\$10 cashback.
5. Cashback is not valid for PIN-based transactions (e.g. NETS, ATM, AXS, etc), bill payments and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.
6. Cashback will be credited into the eligible Participant's primary Current or Savings Account linked to the Qualifying Card by end of the following two calendar months.
 - a. Customers who applied via Branch / Application form / SMS / TMs
For example, if your card was approved on 15 January 2016 and you spent S\$100 by 15 February 2016, the S\$12 cashback will be credited to your Qualifying Card by 31 March 2016.
 - b. Customers who applied via iBanking / NETs Mobile Terminals / ATM Campaign
For example, if your card was approved on 15 January 2016 and you spent S\$100 by 15 February 2016, the S\$22 cashback will be credited to your Qualifying Card by 31 March 2016.
7. The eligible Participant's account must be at good standing and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

9. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.
10. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, MasterCard Contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement applies. For a copy of the DBS Debit Card Agreement, please visit www.dbs.com.sg.