

Terms and Conditions

GENERAL TERMS and CONDITIONS

All offers are valid from 13 Nov – 31 Dec 2014, unless otherwise stated. Full payment must be charged in a single receipt to a DBS/POSB Credit or Debit Card. Promotions are not valid with other on-going promotions, discounts, offers, vouchers, rebates or privileges. Gifts, purchase-with purchase items and other privileges are limited to one per Cardmember and on a while-stocks-last basis, unless otherwise stated. DBS and its Merchants reserve the right to replace the gift/ complimentary item (with an item of similar value) if it is unavailable at the time of purchase/ confirmation of order, where applicable. All prices are quoted in Singapore dollars, unless otherwise stated. Merchants' terms and conditions apply. Please check with Merchants for details and terms of participation. Discounts, offers, prizes, gifts, complimentary items, vouchers, rebates, redemptions and privileges are non-redeemable for cash, nontransferable, non-assignable and non-exchangeable. Prizes, gifts, complimentary items, vouchers, rebate letters and redemption letters are non-replaceable if lost, stolen or damaged. DBS may vary the terms and conditions or discontinue any promotion/ privileges at any time without any notice or liability to any party. DBS' decision on all matters relating to its discounts, offers, prizes, gifts, complimentary items, vouchers, rebates, redemptions and privileges shall be final and binding. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the Merchant's goods and services. Any dispute about the same must be resolved directly with the Merchant. DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the Merchant's goods and services or redemption or usage of the gifts. DBS is not an agent of the Merchant or vice versa.

SPEND & REDEEM TERMS and CONDITIONS

Full payment must be charged to a DBS/POSB Credit or Debit Card ("Card"). Applicable for local retail transactions only. Retail charge slips for the following are NOT eligible: NETS transactions, online / phone purchase, school fees, bill payment (i.e. telecommunications, utilities, town council, insurance, CPF, IRAS, DBS iBanking, etc), purchase of gift vouchers, balance transfers, cash advance, fuel, My Preferred Payment Plan and any other bank related fees which are posted during the respective promotion periods. Instalment payment plan ("IPP") transactions must be charged to a DBS/POSB Credit Card ("Credit Card") and will qualify based on the full retail value of the IPP on the retail charge slip.

For IPP, an administrative charge of S\$150 will be levied for early repayment and/or Credit Card account termination. In the event of the Credit Card account termination, the outstanding balance under IPP shall become payable immediately. Accumulated transactions must be charged to the same Card. Redemption must be made by the Cardmember in person and on the same day or the next day of purchase. Cardmember must present the original retail charge slip(s), his / her respective Card and NRIC / Passport for verification. Combined spend between Principal and Supplementary Cards are not allowed. Request for exchange of gifts will not be entertained. Prizes / gifts are while stocks last only. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the promotions, including without limitation to merchants' details and terms of participation, these terms and conditions shall prevail. Please refer below for additional terms and conditions of the specific promotions. DBS Cards General Promotions Terms & Conditions apply. For full details, please refer to www.dbs.com/sg/cards/tc.

50 GIFTS 50 DAYS TERMS and CONDITIONS

Promotion period is valid from 6 Nov 2014 - 11 Jan 2015, unless otherwise stated. Full payment must be charged in a single receipt to a DBS/POSB Credit or Debit Card. Applicable for local retail & online transactions only. Retail charge slips for the following are NOT eligible: NETS transactions, top-ups (i.e., EZ link, Transitlink etc.), bill payment (i.e., telecommunications, utilities, town council, insurance, CPF, IRAS, DBS iBanking, etc), balance transfers, cash advance, fuel, My Preferred Payment Plan, school fees and any other bank related fees which are posted during the respective promotion periods. Instalment payment plan ("IPP") transactions must be charged to a DBS/POSB Credit Card ("Credit Card") and will qualify based on the full retail value of the IPP on the retail charge slip. Cardmembers must SMS on the same day or the next day of purchase to qualify. Limited to one SMS redemption per day per card. No SMS will be sent on 24 and 31 Dec 2014. Limited to 5,000 redemptions daily from 6 Nov – 26 Dec 2014. Limited to 1,000 redemptions daily from 27 Dec 2014 – 11 Jan 2015. In the event the Cardmember does not spend a minimum of S\$200, DBS reserves the right to charge the amount of the gift received via SMS, to the Cardmember's Card. Eligible Cardmember's contact number must be Singapore registered, with a pre-fix code of +65. Cardmembers are responsible for their own data roaming charges. All offers are valid for 7 calendar days from date of SMS received, with no further extension. Cash rebates will be credited back to the 16 digit card number provided by the Cardmember by 12 Feb 2015.

GRABTAXI TERMS and CONDITIONS

Promotion period is valid from 13 Nov - 30 Dec 2014, unless otherwise stated. Full payment must be charged in a single receipt to a DBS/POSB Credit or Debit Card. Applicable for local retail transactions only. Retail charge slips for the following are NOT eligible: Online transactions, NETS transactions, top-ups (i.e., EZ link, Transitlink etc.), bill payment (i.e., telecommunications, utilities, town council, insurance, CPF, IRAS, DBS iBanking, etc), balance transfers, cash advance, fuel, My Preferred Payment Plan, school fees and any other bank related fees which are posted during the respective promotion periods. Instalment payment plan ("IPP") transactions must be charged to a DBS/POSB Credit Card ("Credit Card") and will qualify based on the full retail value of the IPP on the retail charge slip. Cardmembers must SMS on the same day or the next day of purchase to qualify. Limited to one SMS redemption per day per card. Limited to the first 200 redemptions on weekends (Fri, Sat, Sun) and 100 redemptions on weekdays (Mon-Thurs). In the event the Cardmember does not spend a minimum of S\$299, DBS reserves the right to charge the amount of the gift received via SMS, to the Cardmember's Card. Eligible Cardmember's contact number must be Singapore registered, with a pre-fix code of +65. Cardmembers are responsible for their own data roaming charges. All codes are valid for 2 calendar days from date of SMS received from the bank, with no further extension.

ADDITIONAL TERMS and CONDITIONS

Dining: All offers are valid for dine-in only, unless otherwise stated. Please present your DBS/POSB Credit or Debit Card prior to ordering to enjoy the privileges. Offers are not valid with other on-going promotions, discounts, vouchers, rebates, privilege cards, loyalty programmes, set-menus, in-house offers, functions, banquets or catering functions, unless otherwise stated. Offers are not valid on eve of and on Public Holidays and special occasions, unless otherwise stated. Events which fall under the category of special occasions are determined by DBS or the Merchants. Prices listed may be subject to service charge and prevailing government taxes where applicable. Minimum spend requirements are for per table, per customer per card, in a single receipt and excludes service charge and taxes. Prior reservation is required. Please check with individual outlets/ restaurants for details. Merchants' terms and conditions apply. DBS Cards General Promotions Terms and Conditions apply.

Travel: Booking is required for all offers and confirmation of rooms, cabins, flights, upgrades, late checkout/ early check-in are subject to availability. All prices exclude service charge, government tax, goods and services tax, insurance taxes, security taxes, passenger handling charges, incidental, peak season and fuel surcharges by cruises, airline and hotel Merchants (where applicable), unless otherwise stated. Merchants' black-out dates, cancellation charges, minimum night stay and other terms and conditions apply. Full payment, including deposits and balance payments, must be charged to a DBS/POSB Credit or Debit Card. DBS Cards General Promotions Terms and Conditions apply. Other terms and conditions apply.

Daily Surprise Gift Bags (S\$399) Promotion: Daily redemption is from 28 Nov 2014 to 21 Dec 2014 ("Promotion Period") at Takashimaya Square, B2, and strictly limited to the first 150 Cardmembers per day during the Promotion Period who successfully charged a minimum of S\$399 islandwide to their Card in two (2) consecutive days ("Eligible Cardmembers"). Limited to a maximum of 2 combined same day or the consecutive day retail charge slips dated from 28 Nov 2014 to 21 Dec 2014. Eligible Cardmembers may each redeem one (1) surprise gift bag, from the following categories: Travel, Gadget or Lifestyle. Date of redemption of a gift bag must be on the same or the next day as the date on retail charge slip(s). Limited to one (1) gift bag per Eligible Cardmember per NRIC / Passport per day for the entire duration of the Promotion Period, unless otherwise stated. The original retail charge slip(s) used for the Daily Surprise Gift Bags (S\$399) Promotion cannot be used to qualify for the Weekend Spend & Get (S\$1,999) Promotion. Further, the first fifty (50) Cardmembers with a minimum spend of S\$399 at Takashimaya Department Store and Takashimaya Square, B2 will be entitled to redeem an Additional Gift Bag ("Additional Gift") under this Daily Surprise Gift

Bags (S\$399) Promotion. Limited to one (1) Additional Gift Bag per Eligible Cardmember per NRIC / Passport per day during the Promotion Period.

Weekend Sure-Win Spend & Get (S\$1,999) Promotion: Weekend redemption is from 28 – 30 Nov 2014, 5 – 7

Dec 2014, 12 – 14 Dec 2014 & 19 – 21 Dec 2014 at Takashimaya Square, B2, and strictly limited to the first one hundred (100) Cardmembers per day who successfully charged a minimum of S\$1,999 at Takashimaya Department Store and Takashimaya Square, B2 or islandwide to their Card in two (2) consecutive days in the said weekends ("Eligible Cardmembers"). Limited to a maximum of three (3) combined same day or the consecutive day retail charge slips dated on the said weekends. Eligible Cardmembers may each redeem one (1) gift item. Date of redemption of a gift item must be on the same or the next day as the date on retail charge slip(s). Limited to one (1) gift item per Eligible Cardmember per NRIC / Passport for the entire duration of the promotion. The original retail charge slip(s) used for the Weekend Spend & Get (S\$1,999) Promotion cannot be used to qualify for the Daily Surprise Gift Bags (S\$399) Promotion, unless otherwise stated. Further, the first fifty (50) Cardmembers who produce a minimum of one (1) retail charge slip with a minimum spend of S\$399 for their purchases at Takashimaya Department Store and Takashimaya Square, B2 will be entitled to redeem one (1) gift bag from the Daily Surprise Gift Bags (S\$399) Promotion ("Additional Gift Bag"). Limited to one (1) Additional Gift Bag per Eligible Cardmember per NRIC / Passport per day during the Promotion Period.
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