

DBS Cashline Festive Cashback Promotion Terms and Conditions

1. This DBS Cashline Festive Cashback Promotion ("Promotion") is limited 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 open Cashline account. Any Cashline account which is suspended or for paydown purpose is not eligible. Participation in this Promotion constitutes acceptance of these Terms and Conditions.
3. The Promotion is open from 1 November 2018 to 31 January 2019 ("Promotion Period").
4. **Eligible customers will receive up to S\$60 in cashback ("Cashback") when the following conditions are met:**
 - a. To receive the Cashback, customers will have to fulfil a minimum increase in their November or December 2018 statement balance against October 2018 statement balance as indicated in the table below for **two** statement months.

Only balances which are drawdown at prevailing interest rate will be considered. Any Balance Transfer, Personal Loan, fees and charges incurred will not count towards the balances.

Incremental balance against October statement for 2 consecutive months (either in November or December statement)	Cashback Eligible
S\$2,000	S\$20
S\$3,000	S\$50

Example:

Statement month closing balance				Cashback Eligible
October 2018	November 2018	December 2018	January 2019	
S\$1,000	S\$3,200	S\$3,200	NA	S\$20
S\$1,000	S\$1,500	S\$4,500	S\$4,500	S\$50
S\$1,000	S\$1,500	S\$4,500	S\$1,500	Not eligible

- b. **Additional S\$10** Cashback will be given if S\$1,000 of the qualifying transaction 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; and
 - g. Any other usage platforms/channels as 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.