

Terms and Conditions Governing the PAssion POSB Debit Card 'Up to 9% Cash Rebates (18X yuu Points) Promotion' ("Promotion")

1. The Promotion is only applicable for all holders ("**Cardmember**") of a PAssion POSB Debit Card, PAssion POSB Platinum Debit Card and/or HomeTeamNS-PAssion-POSB Debit Card ("**PAssion Card**") who:
 - a. has an existing PAssion membership registered with People's Association,
 - b. has a yuu Account, and
 - c. has linked his/her PAssion Card in the yuu App.
2. Cardmember's Card account must not be closed or suspended and must be in good standing (including being in compliance with the terms and conditions listed in the DBS Debit Card Agreement) throughout the "Promotion Period" and at the time when yuu Points are being credited ("**Fulfilment Date**") into Cardmember's yuu Account.
3. The Promotion is valid from 1 October 2023 to 30 April 2024 ("**Promotion Period**").
4. "**Qualified Spend**" refers to retail transactions charged to the PAssion Card within the Promotion Period, and posted into the Card account at the point of computation of yuu Points. It includes only retail transactions as defined in clause 7a and clause 8a, that are in local currency, charged to Mastercard, and successfully posted to the Card account.
5. "**Participating Stores**" refer to:
 - i. DFI Retail Group (DFG): 7-Eleven, Cold Storage, CS Fresh, Giant, Guardian
 - ii. BreadTalk Group (BTG): BreadTalk, Toast Box, Thye Moh Chan, Butter Bean, and selected Food Republic and Food Junction outlets
 - iii. Mandai Wildlife Group: Singapore Zoo, River Wonders, Night Safari and Bird Paradise (with effect from 1 December 2023 only online ticketing sites will be eligible)
 - iv. Singtel: SingtelShop! and Singtel Exclusive Retailers, excluding Singtel recurring bill payments
 - v. Gojek Singapore
 - vi. foodpanda Singapore: food delivery, pick up, shops and pandamart

Mechanics and Eligibility

6. Promotion comprises of the following:

Awarding type	Accelerator
Base Points	1.5% cash rebates (3X yuu Points)
POSB Bonus Points	7.5% cash rebates (15X yuu Points)

7. **Base Points – 3X yuu Points**
 - a. Cardmember can earn 3X yuu points on every S\$1 Qualified Spend made at Participating Stores charged to a PAssion Card.
 - b. 3X yuu Points comprise of:

- i 1X yuu Point from Participating Merchants (subject to Excluded Product listed in Appendix 1), which will be credited to Cardmembers' yuu Account at point of transaction, and
 - ii 2X yuu Points from POSB, which will be credited to Cardmembers' yuu Account when transaction has been successfully posted to Cardmembers' Card Account
- c. There is no minimum spend required, and no cap to the Base Points awarded.
- d. Retail transactions made at the Participating Merchants located outside of Singapore and/or charged in foreign currencies are not eligible for this Promotion.

8. POSB Bonus Points - 15X yuu Points

- a. Cardmember can earn 15X yuu Points when Cardmember meets all the following Qualified Spend criteria within each Qualifying month
 - i. At least S\$300 total spend at Participating Stores
 - ii. At least S\$400 total spend at non-Participating Stores
- b. Capped at a maximum of S\$25 cash rebate (5,000 yuu Points) to be awarded per Cardmember per Qualifying Month, which will be credited to Cardmember's yuu Account by the Fulfilment Date for each Qualifying Month as defined in Clause 8e.
- c. Qualified Spend will be aggregated, i.e. spend across all customer's multiple PAssion Cards will be computed as an aggregated Qualified Spend amount.
- d. Retail transactions made at Participating Merchants located outside of Singapore and/or charged in foreign currencies, are not eligible for this Promotion.
- e. Qualifying Month and Fulfilment Date are defined as follow:

Qualifying Month	Fulfilment Date
1 to 31 Oct 2023	By 30 Nov 2023
1 to 30 Nov 2023	By 31 Dec 2023
1 to 31 Dec 2023	By 31 Jan 2024
1 to 31 Jan 2024	By 29 Feb 2024
1 to 29 Feb 2024	By 31 Mar 2024
1 to 31 Mar 2024	By 30 Apr 2024
1 to 30 Apr 2024	By 31 May 2024

- 9. All yuu Points will be credited to the yuu Account linked to Cardmember's PAssion Card.
- 10. All yuu Points are awarded up to 2 decimal places.
Example: S\$1.50 spend at yuu merchant = 4.50 yuu points (based on 3X Base Points)
- 11. Only posted transactions will be considered as Qualified Spend. Posted refunds into the Card Account will be computed as a negative spend. POSB/DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the Promotion.

General

12. Cardmember's eligible Card and/or primary Current or Savings Account must be in good standing and conducted in a proper and satisfactory manner as determined by POSB/DBS in its sole discretion at the time of crediting the yuu Points. Should the PAssion card or underlying Current/Savings account be delinquent, voluntarily or involuntarily closed, or terminated, or suspended, for any reason whatsoever before the yuu Points is credited, DBS reserves the right not to credit the yuu Points.
13. Cardmember's yuu Account must be valid and linked to a PAssion Card before the yuu Points is credited into Cardmember's yuu Account. DBS and Minden Singapore reserve the right not to credit the yuu Points if the said yuu Account is not in good standing and/or unlinked with a valid PAssion Card.
14. POSB/DBS reserves the right to claw-back the yuu Points without prior notice if it reasonably determines that the Cardmember is not eligible for the yuu Points, including where the yuu Points are awarded due to an error, the transaction is eventually cancelled/refunded, or if the transaction is not a Qualified spend.
15. The yuu App's usage Terms and Conditions apply. Full details can be found on the yuu App or yuu Rewards Club's website (www.yuu.sg)
16. POSB/DBS may amend these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
17. Notwithstanding anything herein, POSB/DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
18. These terms and conditions shall be read in conjunction with the DBS Debit Card Agreement and DBS/POSB Card Declaration. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.
19. Cardmembers consent to the collection, use and disclosure of the Cardmembers' personal data and/or card transaction data by/to POSB/DBS, in accordance with the DBS Debit Card Agreement and for the purpose of the Promotion, which will include the sharing of personal data and card transactions with yuu Rewards Club (operated by Minden Singapore Pte Ltd) and such other third party as POSB/DBS may reasonably consider necessary. Cardmembers 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.
20. POSB/DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

APPENDIX 1 : Exclusion List for Participating Merchants

The following Exclusion List is applicable for Qualified Spend under clause 7bi, and is subject to changes from time to time without prior notice. For a copy of the latest and most updated Exclusion List, visit yuu Rewards Club's website (www.yuu.sg).

DFI Retail Group ("DFI")

Brands	Cold Storage, CS Fresh, Guardian Health & Beauty, 7-Eleven, Giant
Stores	<p><u>Giant/Cold Storage/CS Fresh</u></p> <ul style="list-style-type: none"> • Plastic bags • Tobaccos and cigarettes • Delivery charges • All services (bonus points only, base points exclusion) including mobile and EZ-Link reload • Purchase of cash-like items, e.g. mobile sim card top-up vouchers • Statutory services and products • DFI vouchers and magazines • Gift cards and voucher purchases (however points are earned when a gift card is used) • Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula • Sushi and sashimi <p><u>7-Eleven</u></p> <ul style="list-style-type: none"> • Purchases at 7-Eleven Transit Lounge T1 and T3 • Plastic bags • Tobaccos and cigarettes • All services (bonus points only, base points exclusion) including mobile and EZ-Link reload • Purchase of cash-like items, e.g. mobile sim card top-up vouchers • All lottery products, bill payments, top-up services and Qoo10 online shopping payment • Statutory services and products • DFI vouchers and magazines • Gift cards and voucher purchases (however points are earned when a gift card is used) • Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula <p><u>Guardian</u></p> <ul style="list-style-type: none"> • Purchases at Guardian Departure Transit Lounge East T1, Guardian Changi T3 and Budget Terminal • Plastic bags • Delivery charges • All services (bonus points only, base points exclusion) including mobile and EZ-Link reload • Purchase of cash-like items, e.g. mobile sim card top-up vouchers • Statutory services and products • DFI vouchers and magazines

	<ul style="list-style-type: none"> • Gift cards and voucher purchases (however points are earned when a gift card is used) • Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula
--	--

Refer to master catalog for exact SKU/article codes that are excluded.

Cold Storage Singapore (1983) Pte Ltd reserves the right to amend the exclusion list and/or T&Cs from time to time without prior notice.

BreadTalk Group ("BTG")

Brands	BreadTalk, Butter Bean, Toast Box, Thye Moh Chan, Food Republic, Food Junction
General	<p>Points will not be awarded for:</p> <ol style="list-style-type: none"> 1. Purchase of Gift Cards - Store Value Gift Cards and/or vouchers (Physical) 2. Purchase of Dining Vouchers 3. Food delivery apps 4. BTG App & Store Value Card <p>Definitions:</p> <ul style="list-style-type: none"> • "Top-up promo" refers to the additional payment of \$1 for a drink to complete a meal etc. • "Bill discount" refers to discounts enjoyed by landlord mall staff, or their own staff, and any other tender mode discount.
Stores	<p><u>BreadTalk</u></p> <ul style="list-style-type: none"> • Points will not be awarded for selected bundle deals, top-up promo, bill discount, purchase of gift vouchers and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption. <p><u>Butter Bean</u></p> <ul style="list-style-type: none"> • Points will not be awarded for selected deals, bill discount, purchase of gift vouchers, orders made via the Mobile Ordering platform and in conjunction with any third-party rewards & voucher redemption. <p><u>Toast Box</u></p> <ul style="list-style-type: none"> • Points will not be awarded for selected deals, bill discount, purchase of gift vouchers, orders made via the Mobile Ordering platform and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption. • Points will not be awarded for spend made at Marina Bay Sands, Resort World Sentosa, Jewel Changi, Singapore Press Holdings. <p><u>Thye Moh Chan</u></p> <ul style="list-style-type: none"> • Points will not be awarded for basket rental, bill discount, purchase of gift vouchers and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption

	<p><u>Food Republic</u></p> <ul style="list-style-type: none"> Points will not be awarded for dim sum, cut fruits, selected promo items and set meals, bill discount, purchase of gift vouchers and in conjunction with any thirdparty rewards & voucher redemption. <p><u>Food Junction</u></p> <ul style="list-style-type: none"> Points will not be awarded for dim sum, cut fruits, selected promo items and set meals, bill discount, purchase of gift vouchers, orders made via the mobile ordering platform and in conjunction with any third-party rewards & voucher redemption.
--	--

Mandai Wildlife Group

Brands	Singapore Zoo, River Wonders, Night Safari and Bird Paradise
DBS funded	Points will not be awarded for any on-site purchases with effect from 1 December 2023. DBS funded yuu Points will only be awarded for tickets purchased online.
Stores	<ul style="list-style-type: none"> Onsite ticketing counter(s) Points cannot be earned in conjunction with any Partner promotions on the Mandai website, on the following pages: <ol style="list-style-type: none"> https://www.mandai.com/en/things-to-do/whats-on/promotions/partner-promos.html https://partnerpromos.mandai.com/login

foodpanda Singapore

Brands	foodpanda food delivery, pick up, shops and pandamart
DBS funded	Points will not be awarded for any transactions with transaction description "PayPal" with effect from 1 February 2024.
Product Specific	<p>Points will not be awarded (but not limited) to the following transactions:</p> <ol style="list-style-type: none"> Dine-in orders pandago orders Top-ups on pandapay wallet pandapro subscriptions Any discounts and vouchers applied, delivery fee, platform fee and other fees, and rider tips

Singtel

Brands	SingtelShop! and Singtel Exclusive Retailers
General	<ol style="list-style-type: none">1. Base points will not be awarded for all in-stores and online purchases, and recurring bill payment and bill payment.2. Bonus points will be awarded for selected items. Please visit yuu App to see full list of rewards.

Gojek

DBS funded	Points will not be awarded for any transactions with transaction description "PayPal" with effect from 1 February 2024.
-------------------	---