



TERMS AND CONDITIONS GOVERNING CASH-POINT PROMOTION ("PROMOTION")

Participation in the Promotion constitutes acceptance of these terms and conditions.

1. The Promotion period shall be from 01 November 2015 to 31 December 2015, both dates inclusive ("**Promotion Period**").
2. The Promotion is open to all Cash-point customers (each a "**Customer**", collectively the "**Customers**") of DBS Bank Ltd and POSB ("**DBS**").
3. During the Promotion Period, first 10,000 customers who withdraw a total of S\$200 or more from any of the Cash-Point outlets in a month shall be eligible to get S\$10 cash rebate ("**Rebate**").
4. The Rebate will be credited into Customers DBS/POSB Current Account or Savings Account which is linked to the card that is used for the Cash-Point transaction by the end of the next month e.g. If the Customer withdraw total of S\$200 or more in the period from 1 November 2015 to 30 November 2015, the Rebate will be credited by 31 December 2015.
5. Each DBS/POSB Account that has been debited for a Cash-point transaction is only eligible for one (1) Rebate throughout the Promotion Period.
6. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
7. Notwithstanding anything herein, DBS has the absolute discretion in determining the Customers' eligibility in participating in the Promotion.
8. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion.
10. These Terms and Conditions shall be read in conjunction with the Terms and Conditions Governing Telegraphic Transfers, Electronic Services and Accounts, Terms and Conditions Governing Accounts, and the DBS Privacy Policy. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion.
11. The Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Customers' 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.