

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 April 2017 to 31 December 2017**, both dates inclusive ("**Promotion Period**").
2. Promotion is applicable for new PAssion POSB Debit Card or HomeTeamNS-PAssion-POSB Debit Card ("**Debit Card**") applicants only.
3. Applicants ("**Participants**") of the Debit Card who have cancelled and replaced the Debit Card within the last 6 months prior to the new debit card's approved date will not be eligible to participate in this Promotion.
4. As part of this Promotion, all Debit Card Participants are eligible for a S\$10 Cashback ("**Cashback**") provided:
 - i) the Debit Card is applied via iBanking, Digibank, Public Web, Mobile Terminal and ATM Campaign ("**Digital Channels**") and approved during the Promotion Period;
 - ii) spend a total minimum of S\$200 on their Debit Card ("**Qualifying Card**") via Mastercard ("**Qualifying Spend**") within first calendar month;
 - iii) are the first 1,000 Participants per calendar month to satisfy the conditions in paragraph 4 (i) & (ii). See example 6(a) below.
5. The Qualifying Spend is based on local and foreign retail and online sales but it excludes interest, finance charges, PIN based transactions, bill payments via iBanking, Digibank, AXS and SAM, EZ-Reload (Auto Top-Up) transaction and eNETs transactions, payment to insurance company, payment to government institution, payments to financial institution, donations, professional service provider payment and fees charged by DBS. Transactions that are disputed, cancelled, refunded, unauthorized or fraudulent purchases; and any other transactions determined by DBS from time to time.
6. Cashback will be credited into the eligible Participant's primary Current or Savings Account linked to the Qualifying Card ("**Linked CASA Account**") by end of the following two calendar months.
 - a) For example, if your card was approved on 1 April 2017 and you are the first 1,000 who spent S\$200 by 30 April 2017 (end of calendar month), the S\$10 cashback will be credited to your Qualifying Card by 31 June 2017.
7. The Qualifying Card and/or Linked CASA Account must be at good standing or not blocked for use and conducted in a proper and satisfying 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. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

10. 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.
11. 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.
12. DBS reserves the right to claw-back the cashback amount without prior notice if it reasonably determines that the customer is not eligible for the cashback, including where the cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend. If the Card and/or primary account is terminated at any time, for any reason, whether by the Cardmember or DBS, any cashback earned will not be credited to the Cardmember's account. Debit Card Agreement and Terms and Conditions Governing Accounts apply.