

POSB Everyday Card - Application Promotion (“Promotion”) Terms and Conditions

Cardholders who participate in the Promotion will not be eligible for the **DBS/POSB Credit Cards – Online Application Promotion**. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. Cash rebates as follows (“**Cash Rebates**”), determined based on whether the application is submitted online or via other channels, will be given to applicants who:

- (a) apply for a principal POSB Everyday Card (“**Card**”) and whose Card is approved in the period from 1 August 2015 to 31 December 2015 (“**Promotion Period**”); and
- (b) charge a minimum sum (“**Qualifying Spend**”) to their Card within one (1) month of card approval date (each a “**Qualified Cardmember**” and collectively, the “**Qualified Cardmembers**”).

Online Application

| Qualifying Spend | Cash Rebates |
|------------------|--------------|
| S\$500 | S\$80 |
| S\$1000 | S\$160 |

Application via all other channels

| Qualifying Spend | Cash Rebates |
|------------------|--------------|
| S\$500 | S\$60 |
| S\$1000 | S\$140 |

2. Applicants who have cancelled their Cards within the last six (6) months prior to the commencement date of the Promotion Period will not be eligible to participate in this Promotion.

3. Qualified Cardmembers will receive the Cash Rebates to their POSB Everyday Card account no later than three (3) months from the date of the card approval.

4. The Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment but excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, posted 0% interest-free instalment plan and all other fees charged by DBS. Bill payment performed through DBS iBanking, AXS and SAM is not an eligible transaction for the purposes of calculating the Qualifying Spend under this Promotion.

For the avoidance of doubt, supplementary Cardmembers are not eligible to participate in the Promotion; however supplementary card spend can be included in the calculation of Qualifying Spend.

5. Each Qualified Cardmember is eligible to receive only one (1) Cash Rebate, regardless of the accumulated transactions on the Cards and the number of Cards applied for and successfully approved during the Promotion Period.
6. The Cash Rebates is strictly non-transferable, non-assignable and non-exchangeable.
7. DBS' decision on all matters relating to this Promotion shall be final. No correspondence or claims will be entertained.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion at any time without any notice or liability to any party.
9. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of Cardmembers' 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.