

Terms and Conditions Governing the DBS/POSB Mastercard Apple Pay Groceries 2017 Promotion

The Promotion

1. The DBS/POSB Mastercard Apple Pay Groceries 2017 Promotion ("**Promotion**") is organised by DBS Bank Ltd. ("**DBS**") and is valid from 27 December 2016 to 11 February 2017, or while stocks last, whichever is earlier ("**Promotion Period**").
2. Promotion is available at the following participating merchants ("**Participating Merchants**"):
 - NTUC Fairprice
 - NTUC Fairprice Xtra
 - NTUC Fairprice Finest
 - Cold Storage
 - Giant
 - Sheng Siong
 - Market Place by Jasons
3. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Eligibility and Mechanics

1. To participate in the Promotion, customers must be an existing DBS/POSB Consumer Mastercard Credit or Debit Card ("**DBS/POSB Mastercard Card**") Principal or Supplementary cardmember (individually a "**Cardmember**" and collectively, "**Cardmembers**"), whose card account(s) (individually a "**Card Account**" and collectively "**Card Accounts**") is/are valid and in good standing with DBS. Cardmembers must also successfully enroll their DBS/POSB Mastercard Card(s) on Apple Pay before or during the Promotion Period to participate in the Promotion.
2. During the Promotion Period, Cardmembers must successfully charge a minimum of S\$80 in a single receipt for a retail contactless transaction at any of the Participating Merchants with any of their valid DBS/POSB Mastercard Card(s) via Apple Pay where accepted, for the transaction to be deemed as a qualifying transaction (individual a "**Qualifying Transaction**" or collectively, "**Qualifying Transactions**").
3. Each Cardmember is entitled to a maximum of 4 Qualifying Transactions throughout the Promotion Period, regardless of the number of times they successfully charge a minimum of S\$80 in a single receipt for a retail contactless transaction at any of the Participating Merchants with any of their valid DBS/POSB Mastercard Card(s) via Apple Pay where accepted during the Promotion Period.
4. Based on the date and time of the Qualifying Transaction made during the Promotion Period, sorted in chronological order from the earliest to the latest, the first 30,000 Qualifying Transactions will be rewarded with a S\$8 cashback gift (individually a "**Gift**" and collectively "**Gifts**") after the Promotion Period ends.

5. The Gifts will be credited within 60 days following the end of the Promotion Period or at any date which DBS may in its sole discretion determine, to the Card Accounts of Cardmembers who are entitled to receive the Gift(s).
6. A retail contactless transaction (made by either principal and supplementary cards) is determined based on posted local retail contactless sales where Apple Pay is accepted, but excludes 0% interest-free instalment plan, recurring bill payment interest, bill payment, finance charges, cash withdrawals, balance transfer, smart cash and all fees charged by DBS.
7. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in a Cardmember being omitted from the Promotion.
8. In the event a non-Singapore dollar Qualifying Transaction is charged to a Card via Apple Pay, the transaction amount posted in the Qualified Cardmember's registered Card Account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of Qualifying Transaction for the Promotion.

General

9. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in an eligible Cardmember being omitted from enjoying the Promotion.
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. Cardmembers 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 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.