

Frequently Asked Questions (FAQs) for DBS Groceries 2019 promotion

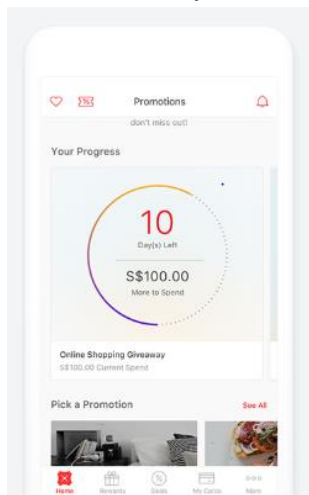
Q1. How do I participate in the Promotion?

DBS/POSB Principal Cardmembers can follow the below steps to register for the Promotion:

- a) Login to DBS Lifestyle app via digibank User ID and PIN. For new users, download the DBS Lifestyle app via App Store or Google Play Store
- b) Be among the first **50,000** Cardmembers to successfully register participation via the app
- c) Accumulate Qualified Spend and meet the Personalised Spend Goal (sum of all spends and InstaRewards redemptions) within the Promotion Period

Q2. How will I know if I have successfully registered for the Promotion?

After registration, when Cardmembers login to the DBS Lifestyle app, there will be a Promotion Tracker with the designated minimum spend amount (refer to sample screenshot below). The Promotion Tracker will automatically reset based on the Qualifying Spend period.



Q3. How is my Personalised Spend Goal determined?

The Personalised Spend Goal is set based the following:

Past Groceries Spend History	Personalised Spend Goal for the period
Average spend made between Apr to Jun 2018	Apr to Jun 2019
Average spend made between Apr & May 2019	Jul & Aug 2019
Average spend made between Jun & Jul 2019	Sept & Oct 2019

Q4. The minimum spend amount designated to me was S\$250, can I change my minimum spend amount?

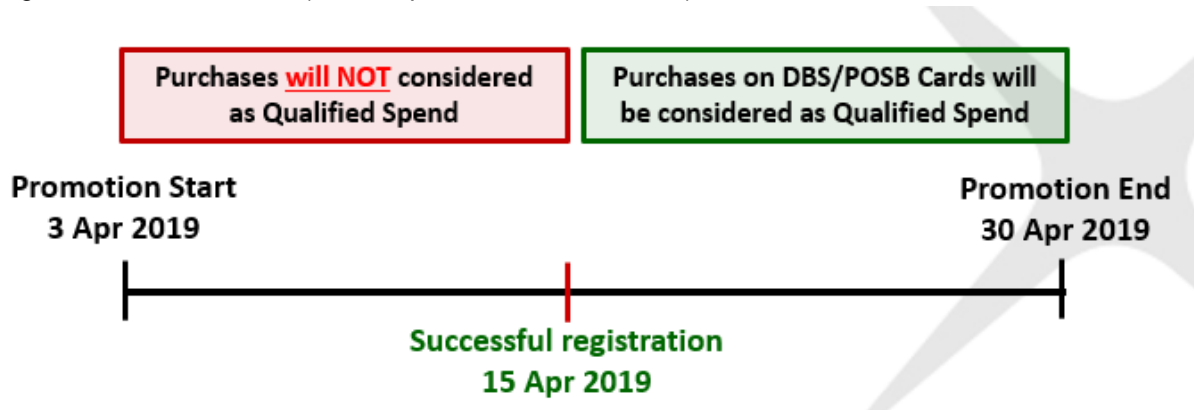
No, Cardmembers have been assigned a minimum spend amount based on their average spend made as stated in Q3's table.

Q5. The campaign period is from Apr 2019 to Oct 2019. If I have registered in Apr 2019, do I need to register again in May 2019 and Jun 2019?

Cardmembers are only required to register once to participate for the entire duration of the campaign.

Q6. I registered for the campaign on 15 Apr 2019. Will my purchases and/or InstaRewards redemptions made between 3 to 15 Apr 2019 be counted towards the minimum Qualifying Spend?

We will only track all eligible spend and InstaRewards redemptions made with DBS Points from your registration date onwards (i.e. 15 Apr 2019 till 31 Oct 2019).



Q7. How will I know if I have met the minimum qualified spend?

Cardmembers may track their accumulated card spend on the Promotion Tracker in the DBS Lifestyle app. The Promotion Tracker will be updated within 3 working days after the Qualified Spend amount is posted and appears in "History" under the "My Cards" section and/or "InstaRewards History" under the Rewards section in the app.

Q8. How do I make an InstaRewards redemption?

To make an InstaRewards redemption, the Cardmember must:

- Login to DBS Lifestyle app via their Digibank User ID and PIN,
- Under 'InstaRewards' section, click on "See all" beside "Eligible Expenses",
- Select an eligible expense made with a card that earn DBS Points,
- Click "Redeem" to start the process for the InstaRewards redemption,
- Choose the amount to offset with their DBS Points,
- Click "Redeem" again to complete the redemption.

Q9. How do I redeem my gift?

Qualified Cardmembers will receive a Push Notification within 2 working days after they meet the minimum qualified spend. Qualified Cardmembers will be required to play a game and redeem one (01) gift through the promotion.

Q10. When is the last day to redeem my gift?

Qualified Cardmembers must play a game to redeem one (01) gift via the DBS Lifestyle app by T+30days ("T" equates to the last day of calendar month).

Q11. I purchased a large ticket-size item, but payment is made via Instalment Payment Plan (IPP) facility. Is this transaction eligible as a Qualified Spend?

IPP transactions are excluded from the Qualified Spend. The full list of exclusions can be found under Clause 6 of the Promotion Terms & Conditions.

Q12. I've made an eligible transaction today, but it is not yet reflected on the Promotion Tracker in the DBS Lifestyle App.

The transaction must first be posted by the merchant. Thereafter it will take about 3 working days for the transaction to be updated to the Promotion Tracker. DBS shall not be responsible for any failure or delay in the posting of sales transaction by the merchant which may result in the transaction being omitted in the computation of Qualified Spend.

Q13. I've made an eligible InstaRewards redemption with DBS points today, but it is not yet reflected on the Promotion Tracker in the DBS Lifestyle App.

The redemption has to be first processed by DBS. After which it will take about 3 working days for the redemption to be updated in the Promotion Tracker.

Q14. Can I accumulate Qualified Spend across multiple DBS/POSB Cards?

The minimum Qualified Spend is cumulative across all DBS/POSB card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, the Qualified Spend incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible Principal Cardmember only.

Q15. I cannot remember what was my Coupon code, where can I find it?

Please refer to the Top left corner to locate the Coupon Wallet. See image below.

