

Frequently Asked Questions (FAQs) for DBS Spend and Win 2019 promotions

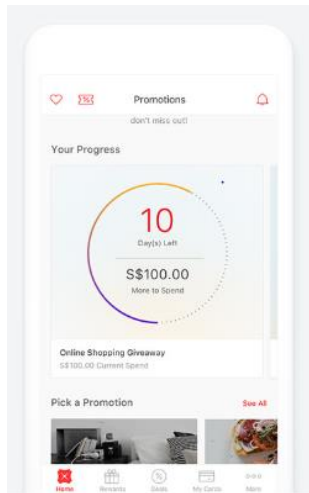
Q1. How do I participate in the Promotion?

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

- Login to DBS Lifestyle app with your digibank User ID and PIN. For new users, download the DBS Lifestyle app via App Store or Google Play Store
- Be among the first **35,000** Cardmembers to successfully register participation via the app
- 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 on criteria which includes your previous spend pattern.

Q4. Can I change my assigned minimum spend amount?

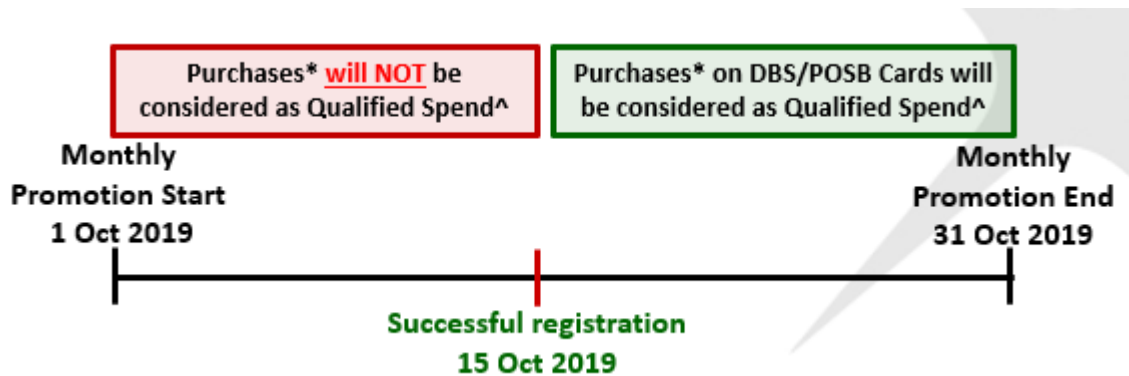
Minimum spend amounts assigned cannot be changed. The amount is set based on criteria which includes the customer's previous spend pattern.

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

Cardmembers are only required to register once to participate for duration of the campaign. Hence your registration in October 2019 includes your participation in Nov 2019 and Dec 2019.

Q6. I registered for the campaign on 15 Oct 2019. Will my purchases and/or InstaRewards redemptions made between 1 to 15 Oct 2019 be counted towards the minimum Qualifying Spend?

All eligible spend and InstaRewards redemptions made with DBS Points from your registration date onwards (i.e. 15 Oct 2019 till 31 Dec 2019) will be eligible to be considered as qualified spend. Illustration presented below.



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 in the calendar month. Qualified Cardmembers will be required to play a game and redeem one (01) gift for each calendar month.

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 within T+30days (‘T’ being the last day of the calendar month of redemption).

Q11. I purchased a large ticket-sized 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.

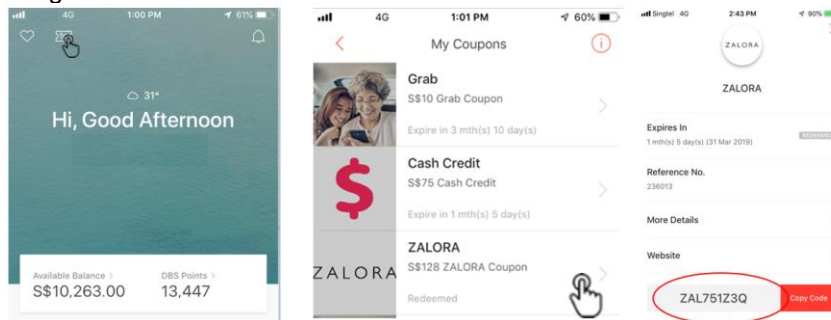
The redemption has to be processed by DBS. Thereafter it will take about 3 working days for the redemption to be updated in the Promotion Tracker.

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

The minimum Qualified Spend is cumulative across all DBS/POSB card(s) of 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 (benefit) the eligible Principal Cardmember only.

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

Please refer to the Top left corner of the DBS Lifestyle app screen to locate the Coupon Wallet. See images below.



Q16. Can I redeem for the Apple, Dyson, Nintendo or Fitbit items on Lazada's website instead?

The gifts won can only be redeemed on Lazada's iOS or Android App. Please follow the instructions on the voucher to redeem for your gift.

Q17. Are my reward voucher / gift transferrable or exchangeable for cash?

All gifts redeemed are non-exchangeable and non-transferrable.

Q18. I won a pair of Singapore Airlines Business Class tickets to Paris. Instead of heading to ION Orchard, can I make the redemption via Singapore Airlines website or App instead?

The pair of tickets can only be redeemed at Singapore Airlines Service Centre at ION Orchard. Their service staff will assist you with your booking.

Q.19 Can I transfer my ticket to someone else or change to another destination?

Tickets cannot be transferred to another person nor rerouted to other destinations; open-dated ticket, open-jaw travel, and en-route stopovers are not permitted.

Q20. Can I purchase additional baggage?

Yes, you can. Any excess payments will have to be made with DBS/POSB Cards.