

## Terms and Conditions Governing the DBS Spend and Win 2019 promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

### Definitions

1. The Promotion period shall run from 1 October to 31 December 2019, both dates inclusive (“**Promotion Period**”).
2. The Gift Redemption period shall run from 3 October 2019 to 31 January 2020, both dates inclusive (“**Redemption Period**”).
3. The Promotion is applicable for all DBS/POSB Personal Principal Credit/Debit (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
4. “**Eligible Card**” means Cardmember’s card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout Promotion and Redemption Period.
5. “**Qualified Spend**” is based on the transaction date of the purchase in local and foreign currencies as well as InstaRewards redemptions made with DBS Points captured in the Promotion Tracker during the Promotion Period:
  - a) Only purchases that have been charged to a DBS/POSB Card and InstaRewards redemptions made with DBS Points will be considered.
  - b) Only purchases and InstaRewards redemptions captured in the Promotion Tracker after registration will be considered as Qualifying Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.
6. Qualified Spend will also **exclude** the following:
  - a) refund(s) into the Card account;
  - b) pre-authorisation transactions on the Card account (e.g. hotel bookings)
  - c) payments to government institutions (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
  - d) payments to financial institutions (including banks and brokerages); insurance companies (sales, underwriting, and premiums); telecommunications providers; schools, hospitals, professional service providers;
  - e) payment of funds to prepaid accounts and merchants who are categorized as “payment service providers” and/or “online payment gateway”. For example MoneySend, Skrill.com, Matchmove.com, SmoovPay, CardUp, iPaymy;
  - f) payment for parking lots;
  - g) payments made via AXS and SAM;
  - h) all other bill payments;
  - i) donations;
  - j) EZLink transactions;
  - k) NETS transactions;
  - l) balance transfers, cash advance, My Preferred Payment Plan, and any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges);
  - m) Instalment Payment Plan (“**IPP**”) transaction(s);
  - n) My Preferred Payment Plan transaction(s);
  - o) betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;

- p) any other transactions determined by DBS from time to time

**Eligibility and Mechanics**

7. Principal Cardmember must fulfil the following mechanics to qualify for the Promotion as a Qualified Cardmember (“**Qualified Cardmember**”):
- 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 and;
  - Be among the first 45,000 Principal Cardmembers to successfully register participation via the app;
  - Upon login, a Promotion Tracker with the Personalised Spend Goal will be displayed (refer to table below). This spend amount is set based on spend made between 1 August 2018 to 31 July 2019;
  - Accumulate Qualified Spend and meet the Personalised Spend Goal within Promotion Period.

	<b>Personalised Spend Goal</b>	<b>Gift</b>
<b>Tier 1</b>	S\$150	S\$5 foodpanda/Lazada/Redmart/Comfort Delgro voucher OR cash credit OR one of the gifts listed below
<b>Tier 2</b>	S\$350	S\$12 foodpanda/Lazada/Redmart/Comfort Delgro voucher OR cash credit OR one of the gifts listed below
<b>Tier 3</b>	S\$850	S\$25 foodpanda/Lazada/Redmart/Comfort Delgro voucher OR cash credit OR one of the gifts listed below
<b>Tier 4</b>	S\$2,500	S\$75 Lazada/Redmart/Klook voucher OR cash credit OR one of the gifts listed below

Cardmembers will have a chance to win one of the below gifts throughout the promotion period.

**List of Gifts**

- A pair of Singapore Airlines Business Class Tickets to Melbourne OR New York OR Paris
- Dyson Supersonic™ Hair Dryer
- Dyson Airwrap™ styler Complete
- Dyson V11™ Absolute
- iPhone 11 Pro (512GB) Space Grey
- iPad Air (Wifi, 256GB) Gold
- AirPods (with charging case)
- iPhone 11 Pro Max (512GB) Space Grey
- Nintendo Switch
- Fitbit Fitness Tracker
- S\$100 Agoda.com voucher
- S\$100 Lazada voucher
- S\$100 Klook voucher
- S\$100 Redmart voucher

8. Each Qualified Cardmember is entitled to one Gift throughout each Qualifying Period, regardless of the total Qualified Spend made by Cardmember during the Promotion Period. The expiry date of the gift issued is stated accordingly below.

Month	Qualifying Period	Redemption Period	Gift Expiry Date
<b>Period 1</b>	1 Oct – 31 Oct 2019	3 Oct – 30 Nov 2019	31 Dec 2019
<b>Period 2</b>	1 Nov – 30 Nov 2019	3 Nov – 31 Dec 2019	31 Jan 2020
<b>Period 3</b>	1 Dec – 31 Dec 2019	3 Dec 2019 – 31 Jan 2020	29 Feb 2020

9. The Personalised Spend Goal is the sum of all spends and InstaRewards redemptions across DBS/POSB Card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall be accrued to the eligible Principal Cardmember only.
10. 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 of the DBS Lifestyle App.
11. Only posted purchases and InstaRewards redemptions captured in the Promotion Tracker will be considered as Qualifying Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.
12. An illustration of Qualified Spend made during Promotion Period:

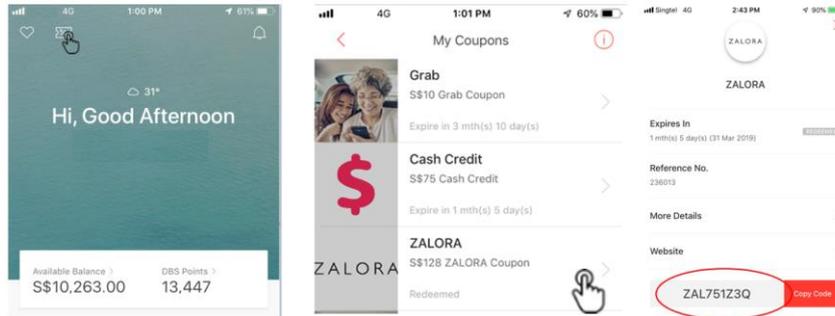
Your Spend	Spend Amount	Remark
Accommodation from Agoda.com	S\$600	Qualified Spend
Movie tickets (online & offline purchase)	S\$50	Qualified Spend
Apparel via ZALORA mobile app	S\$180	Qualified Spend
Transport rides booked via GOJEK/Grab mobile app	S\$20	Qualified Spend
Food order from Deliveroo/foodpanda	S\$50	Qualified Spend
Retail shopping in stores	S\$500	Qualified Spend
Apparel via ZALORA mobile app	S\$180	Qualified Spend
Dine at restaurants	S\$50	Qualified Spend
InstaRewards redemption with DBS Points	S\$50	Qualified Spend
Mixture of Redmart & Lazada orders via Lazada	S\$100	Qualified Spend
InstaRewards redemption with Daily\$	S\$80	Not a Qualified Spend
Top-up of EZ-link card	S\$50	Not a Qualified Spend
Payment to SmoovPay/ MoneySend, Skrill.com	S\$30	Not a Qualified Spend
Payment via AXS Station/ AXS e-Station/ AXS m-Station	S\$500	Not a Qualified Spend
Any payment to M1/ Singtel/ Starhub (i.e. handset and renewal of contract, bill payments)	S\$1,200	Not a Qualified Spend
IPP transaction eg. sgbuy.com	S\$1,500	Not a Qualified Spend

#### Campaign Gift Redemption

13. A Push Notification with instructions to redeem the Gift will be sent to all Qualified Cardmembers once the minimum Qualified spend is reached. Please download DBS Lifestyle App and enable “Allow Notifications” in Mobile Settings to receive this.

14. To redeem the Gift, the Cardmember must:

- a) Login to DBS Lifestyle app
- b) Select the Promotion banner to launch game
- c) Click on “Play Game” and proceed to select a gift box to redeem your gift  
Note: Game chance will be available within 2 working days after the ‘Promotion Unlocked’ icon appears on the Promotion Tracker. ‘Play Game’ button will change from grey to red colour when game chance is available. Click on “Play
- d) Coupon will be saved in Coupon wallet. Please refer to the Top left corner of the DBS Lifestyle screen to locate the Coupon Wallet. See images below.



15. Each Cardmember who meets the minimum Qualifying Spend during the Promotion Period will be awarded with one (01) of the following Gifts:

Spend & Redeem Gift	Quantity
<b>S\$5 voucher (foodpanda/ Lazada/Redmart/ Comfort Delgro)</b>	4,748
<b>S\$5 cash credit</b>	11,053
<b>S\$12 voucher (foodpanda/ Lazada/Redmart/ Comfort Delgro)</b>	864
<b>S\$12 cash credit</b>	2,012
<b>S\$25 voucher (foodpanda/ Lazada/Redmart/ Comfort Delgro)</b>	772
<b>S\$25 cash credit</b>	1,797
<b>S\$75 voucher (Lazada/Redmart/Klook)</b>	1,386
<b>S\$75 cash credit</b>	3,226
<b>Dyson Supersonic™ Hair Dryer</b>	24
<b>Dyson Airwrap™ styler Complete</b>	12
<b>Dyson V11™ Absolute</b>	12
<b>iPhone 11 Pro (512GB) Space Grey</b>	12
<b>iPad Air (Wifi, 256 GB) Gold</b>	24
<b>AirPods (with charging case)</b>	36
<b>iPhone 11 Pro Max (512GB) Space Grey</b>	24
<b>Nintendo Switch</b>	24
<b>Fitbit Fitness Tracker</b>	144
<b>S\$100 Agoda.com voucher</b>	31
<b>S\$100 Lazada/Redmart voucher</b>	144
<b>S\$100 Klook voucher</b>	80
<b>Singapore Airlines Business Class Tickets</b>	36

Gift	Terms & Conditions
Cash Credit	1. The cash credit amount will be credited to the Qualified Cardmember’s card account (smallest 15 or 16-digit card number of the principal cardmember) in the following order of priority: (a) DBS American Express

	<p>card; (b) DBS Visa card; or (c) DBS/POSB Mastercard card latest by 60 days after each calendar month (eg: Cash credit for October will be credited by 31 December 2019.)</p> <p>2. In the event that the Card Account is closed, blocked or suspended, the Cash Credit will be forfeited.</p> <p>3. The cash credit is non-exchangeable, non-transferable and non-assignable.</p> <p>4. Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS.</p> <p>5. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</p>
foodpanda Voucher	<p>1. For voucher expiry date, please refer to Clause 8.</p> <p>2. Click the “Redeem” button only when you are ready to make your purchase.</p> <p>3. Enter the voucher code in the “Voucher Code” section at checkout.</p> <p>4. Voucher is valid only with online payment.</p> <p>5. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount, exclude delivery and GST charges.</p> <p>6. Voucher can be used on both the foodpanda website and mobile app.</p> <p>7. Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or in-house offers.</p> <p>8. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>9. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>10. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</p>
Lazada Voucher	<p>1. For voucher expiry date, please refer to Clause 8.</p> <p>2. Click the “Redeem” button only when you are ready to make your purchase.</p> <p>3. Redeem the voucher code under “Enter Voucher Code” at Payment Summary.</p> <p>4. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount.</p> <p>5. Voucher can only be used on Lazada mobile app.</p> <p>6. Voucher is valid for purchase on Redmart.</p> <p>7. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>8. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>9. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</p>
Redmart Voucher	<p>1. For voucher expiry date, please refer to Clause 8.</p> <p>2. Click the “Redeem” button only when you are ready to make your purchase.</p> <p>3. Redeem the voucher code under “Enter Voucher Code” at Payment Summary.</p> <p>4. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount.</p> <p>5. Voucher can only be used on Lazada mobile app.</p> <p>6. Voucher is valid for purchase on Redmart only.</p>

	<p>7. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>8. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>9. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</p>
ComfortDelgro Voucher	<p>1. For voucher expiry date, please refer to Clause 8.</p> <p>2. Click the “Redeem” button only when you are ready to make your purchase.</p> <p>3. Redeem the voucher code under “Tap for Promo Code” at Payment Summary.</p> <p>4. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount.</p> <p>5. Voucher can only be used on Comfort Delgro mobile app.</p> <p>6. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>7. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>8. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</p>
Agoda.com Voucher	<p>1. For voucher expiry date, please refer to Clause 8. Stay Period: Till 31 December 2019.</p> <p>2. Booking must be done made the designated landing page at <a href="http://www.agoda.com/dbsredemption">www.agoda.com/dbsredemption</a></p> <p>3. Click the “Redeem” button only when you are ready to make your purchase.</p> <p>4. Enter the e-voucher code at promotional code box at the booking page to enjoy a value discount on your hotel booking.</p> <p>5. The e-voucher code is valid for one-time use and will be deemed fully used once booking has been made.</p> <p>6. There is strictly no extension of validity of this promotion code.</p> <p>7. E-vouchers are applicable to prepaid bookings only for hotel room types and properties with the “promo eligible” tag</p> <p>8. E-vouchers are applicable to hotel room’s charges only (excluding local taxes, service fees and additional charges).</p> <p>9. Change of stay date is not permitted. In the event of cancellation, the promotion code has no cash or refund value.</p> <p>10. E-vouchers are not transferrable and non-cumulative and not for usage via Agoda app.</p> <p>11. E-vouchers cannot be exchanged for cash or other products, and cannot be used in conjunction with other discounts, promotions, discounted items and fixed priced items, unless otherwise stated.</p> <p>12. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>13. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a></p>
Klook Voucher	<p>1. For voucher expiry date, please refer to Clause 8.</p> <p>2. Click the “Redeem” button only when you are ready to make your purchase.</p> <p>3. Redeem the voucher code under “Use Promo Code” at Payment Summary.</p> <p>4. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount.</p> <p>5. Voucher can only be used on Klook mobile app.</p>

	<p>6. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>7. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>8. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</p>
<p>Dyson Apple Nintendo Switch Fitbit Fitness Tracker</p>	<p>1. For voucher expiry date, please refer to Clause 8.</p> <p>2. Redemption is applicable on Lazada iOS or Lazada Android App only.</p> <p>3. Voucher is applicable only for the item listed</p> <p>4. Click the “Redeem” button only when you are ready to make your purchase. To redeem, please tap on “Website” icon under ‘More Details’ in the coupon to access the redemption link and follow the below steps: Step 1: After accessing the link, add item to cart Step 2: Go to Cart, select the item and apply promo code in the ‘Enter Voucher Code’ field. Step 3: Ensure the total value of the item is zero and proceed to check out.</p> <p>5. Voucher is valid for one-time use only.</p> <p>8. Voucher is not exchangeable for cash or any other items.</p> <p>9. Lazada reserves the right to cancel suspicious orders without prior notice. This includes voucher abuse, vouchers redeemed using multiple accounts or multiple checkouts associated with the same customer or group of customers, and vouchers used in bad faith (resold vouchers and vouchers used by customer to purchase products for reselling).</p> <p>10. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>11. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</p>
<p>Singapore Airlines Business Class Tickets</p>	<p>1. Valid for redemption from 15 Jan 2020. For redemption details and voucher expiry, please refer to ‘More Details’ in DBS Lifestyle App.</p> <p>2. To redeem the prize, proceed to Singapore Airlines Service Centre at ION Orchard: 2 Orchard Turn, #04-05 ION Orchard, Singapore 238801</p> <p>3. Winners will have to scan a QR code at the service centre to redeem the tickets.</p> <p>4. Valid for travel on Singapore Airlines in the designated class (U class) only.</p> <p>5. The use of the air tickets will always be subject to seat availability at the time of reservation or ticket issuance.</p> <p>6. Both passengers must travel together on the entire itinerary. The winner must be one of the passengers.</p> <p>7. 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.</p> <p>8. An administration fee of S\$50 per passenger will be payable to Singapore Airlines for any changes, subject to the tickets conditions, on top of the airline’s implemented fees.</p> <p>9. Tickets include airport taxes but have no cash value and does not include ancillary charges such as excess baggage fees.</p> <p>10. Winner shall be responsible to ensure that he or she has all necessary visa and any other travel approval(s).</p> <p>11. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</p> <p>12. For DBS General Promotions terms and conditions, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</p>

#### General

16. For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
17. Successful InstaRewards redemptions made with DBS Rewards Points are non-refundable and non-reversible by DBS.
18. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
19. DBS is entitled to replace the Prize with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Prize at any time without notice or liability.
20. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
21. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions and DBS Rewards Programme Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit [www.dbs.com.sg/dbscardstnc](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions and/or DBS Rewards Programme Terms & Conditions.
22. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at [www.dbs.com/privacy](http://www.dbs.com/privacy).