

**Terms and Conditions for POSB Everyday Card Application Promotion 2019 (“Promotion”)**

1. The Promotion is from 1 January to 28 February 2019 (“**Promotion Period**”).
2. The Promotion is valid for new POSB Everyday Cardmembers who apply online for a POSB Everyday Card (“**Card Account**”) and the Card is approved during the Promotion Period (“**Eligible Cardmember**”).
3. The Promotion allows an Eligible Cardmember to earn up to 20% Cash Rebate (“**Cash Rebate**”) on Dining Spend (“**Dining Spend**”) defined below and Welcome Gift (where applicable), if he/she fulfils the respective qualifying criteria below:

<b>Type of Cardmember</b>	<b><u>New DBS/POSB Credit Cardmembers</u></b> Customers currently not holding or cancelled any DBS/POSB Credit Card(s) within the last 12 months (“ <b>New Cardmembers</b> ”)	<b><u>Existing DBS/POSB Credit Cardmembers</u></b> Customers currently holding at least one active DBS/POSB Credit Card and have not cancelled the same Card within the last 12 months (“ <b>Existing Cardmembers</b> ”)				
<b>Welcome Gift</b>	Additional S\$50 cashback (“ <b>Welcome Gift</b> ”)	N.A.				
<b>Sign-up Cash Rebate</b>	Up to 20% Cash Rebate on Dining Spend for the first 2 calendar months from Card approval date:  <table data-bbox="384 1211 1401 1290"> <tr> <td>Online food delivery</td> <td style="text-align: right;">20%</td> </tr> <tr> <td>Restaurants, cafes, fast food outlets, food courts and more</td> <td style="text-align: right;">10%</td> </tr> </table>		Online food delivery	20%	Restaurants, cafes, fast food outlets, food courts and more	10%
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<b>Qualifying Criteria</b>	Charge a minimum of S\$800 to his/her Card Account in each calendar month (“ <b>Qualifying Spend</b> ”).					

4. Qualifying Spend refers to retail transactions charged to the Card Account in a calendar month and posted into the Card Account at the point of computation of the Cash Rebate. It includes retail transactions and recurring bill payments that are in local and foreign currencies posted to the Card Account at the point of computation of the Cash Rebate. It excludes posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“MP3”) monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, smart card, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary Card spend is included in the calculation of Qualifying Spend.
5. For new POSB Everyday Cardmembers, Qualifying Spend is calculated from the Card Account Open Date.

6. Dining Spend includes local and foreign spend at restaurants, bars, entertainment establishments, cafes, fast food outlets and online food delivery but excludes spend at Honestbee.com, hotels, wedding banquets and all food & beverage stores. The applicable 0.3% rebate will be credited upfront and the additional cash rebate of

(a) 19.7% for online food delivery; and

(b) 9.7% for spend at restaurants, bars, entertainment establishments, cafes and fast food outlets

will be credited to the Eligible Cardmembers' Card Account by the following calendar month.

7. Limited to (1) Welcome Gift per New Cardmember if the New Cardmember fulfills the Qualifying Spend in any calendar month within the first 2 calendar months from Card approval date, regardless of the number of Credit Cards applied or approved during the same period. Welcome Gift will be credited to Eligible Cardmembers' Card Account with the highest Qualifying Spend within the following calendar month after the Qualifying Spend is met.

8. "Online food delivery" is defined as online dining transactions made with a POSB Everyday Card, according to online system indicators and are determined by the merchant/the merchant's acquiring bank.

9. The Cash Rebate is capped at S\$100 per Eligible Cardmember per calendar month and is inclusive of the 0.3% rebate credited upfront.

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. Customers 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](http://www.dbs.com/privacy).