

Terms and Conditions Governing the PAssion POSB Debit Card ‘Up to 16x yuu Points Promotion’ (“Promotion”)

1. The Promotion is only applicable for all holders (“Cardmember”) of a PAssion POSB Debit Card, PAssion POSB Platinum Debit Card and/or HomeTeamNS-PAssion-POSB Debit Card (“PAssion Card”) who:
 - a. has an existing PAssion membership registered with People’s Association,
 - b. has a yuu Account, and
 - c. has linked his/her PAssion Card in the yuu App.
2. Cardmember’s Card account must not be closed or suspended and must be in good standing (including being in compliance with the terms and conditions listed in the DBS Debit Card Agreement) throughout the “Promotion Period” and at the time when yuu Points are being credited (“Fulfilment Date”) into Cardmember’s yuu Account.
3. The Promotion is valid from 27 October 2022 to 31 March 2023 (“Promotion Period”).
4. “Qualified Spend” refers to retail transactions charged to the PAssion Card within the Promotion Period, and posted into the Card account at the point of computation of yuu Points. It includes only retail transactions at selected merchants, as defined in clause 6c, clause 8d and clause 9d, that are in local currency, and successfully posted to the Card account.

Mechanics and Eligibility

5. 16X yuu Points Promotion comprises of the following:

Awarding type	Accelerator
Base Points	3X yuu Points
Merchant Bonus Points	2X yuu Points
POSB Tier 1 Bonus Points	5X yuu Points
POSB Tier 2 Bonus Points	6X yuu Points

6. **Base Points – 3X yuu Points**

- a. Cardmember can earn 3X yuu points on every S\$1 Qualified Spend charged to a PAssion Card.
- b. 3X yuu Points comprise of:
 - i. 1X yuu Point from participating merchants, which will be credited to Cardmembers’ yuu Account at point of transaction, and
 - ii. 2X yuu Points from POSB, which will be credited to Cardmembers’ yuu Account when transaction has been successfully posted to Cardmembers’ Card Account.
- c. Qualified Spend for Base Points includes retail transaction made at the following merchants in Singapore:

Categories	Merchants
Groceries	CS Fresh Cold Storage Giant Hypermarket
Convenience Store	7-Eleven
Health & Wellness	Guardian Health & Beauty
Food & Beverage	BreadTalk Butter Bean Food Junction @ Lot One Food Republic @ BreadTalk iHQ Food Republic @ ION Orchard Food Republic @ Nex Food Republic @ Wisma Atria Thye Moh Chan

	Toast Box
Telecommunication	Singtel Shop Singtel Exclusive Retailer
Attractions	Mandai Wildlife Reserve Singapore Zoo Jurong Bird Park Night Safari River Wonders

- d. Retail transactions made at the above merchants located outside of Singapore and/or charged in foreign currencies are not eligible for this Promotion.

7. Merchant Bonus Points – 2X yuu Points

- Cardmember can earn 2X yuu Points on selected products from participating merchants, which will be credited to Cardmember’s yuu Account at point of transaction.
- Products eligible for Merchant Bonus Points are subject to change; please check the yuu App for the latest list of participating merchants and products eligible for Merchant Bonus Points.

8. POSB Tier 1 Bonus Points - 5X yuu Points

- Cardmember can earn 250 yuu Points for each Qualified Spend of S\$50 & above, charged in a single transaction, which will be credited to Cardmember’s yuu Account at point of transaction.
- Capped at a maximum of 750 yuu Points (3 x 250 yuu Points) to be awarded per Cardmember per Calendar Month
- Qualified Spend for POSB Tier 1 Bonus Points includes retail transaction made at the following merchants in Singapore:

Categories	Merchants
Groceries	CS Fresh Cold Storage Giant Hypermarket
Convenience Store	7-Eleven
Health & Wellness	Guardian Health & Beauty
Food & Beverage	BreadTalk Butter Bean Food Junction @ Lot One Food Republic @ BreadTalk iHQ Food Republic @ ION Orchard Food Republic @ Nex Food Republic @ Wisma Atria Thye Moh Chan Toast Box

- d. Retail transactions made at the above merchants located outside of Singapore and/or charged in foreign currencies, are not eligible for this Promotion.

9. POSB Tier 2 Bonus Points - 6X yuu Points

- Cardmember can earn 1,800 yuu Points (6x Points) when the Qualified Spend accumulates to reach S\$300 and more within the Qualifying Month.
- Capped at a maximum of 1,800 yuu Points to be awarded per Cardmember per Qualifying Month, which will be credited to Cardmember’s yuu Account by the Fulfilment Date for each Qualifying Month as defined in Clause 9f.
- Qualified Spend will be aggregated, i.e., we will combine spend across a customer’s multiple PAssion Cards to compute an aggregated Qualified Spend amount.
- Qualified Spend for POSB Tier 2 Bonus Points includes retail transaction made at the following merchants in Singapore:

Categories	Merchants
Groceries	CS Fresh Cold Storage Giant Hypermarket

Convenience Store	7-Eleven
Health & Wellness	Guardian Health & Beauty
Food & Beverage	BreadTalk Butter Bean Food Junction @ Lot One Food Republic @ BreadTalk iHQ Food Republic @ ION Orchard Food Republic @ Nex Food Republic @ Wisma Atria Thye Moh Chan Toast Box

e. Retail transactions made at the above merchants located outside of Singapore and/or charged in foreign currencies, are not eligible for this Promotion.

f. Qualifying Month and Fulfilment Date are defined as follow:

Qualifying Month	Fulfilment Date
27 Oct 2022 to 30 Nov 2022	By 31 Dec 2022
1 to 31 Dec 2022	By 31 Jan 2023
1 to 31 Jan 2023	By 28 Feb 2023
1 to 28 Feb 2023	By 31 Mar 2023
1 to 31 March 2023	By 30 Apr 2023

10. All yuu Points will be credited to the yuu Account linked to Cardmember's PAssion Card.

11. All yuu Points are awarded up to 2 decimal places.

Example: S\$1.50 spend at yuu merchant = 4.50 yuu points (based on 3X Base Points)

12. Only posted transactions will be considered as Qualified Spend. Posted refunds into the Card Account will be computed as a negative spend. POSB/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.

General

13. Cardmember's eligible Card and/or primary Current or Savings Account must be in good standing and conducted in a proper and satisfactory manner as determined by POSB/DBS in its sole discretion at the time of crediting the yuu Points. Should the PAssion card or underlying Current/Savings account be delinquent, voluntarily or involuntarily closed, or terminated, or suspended, for any reason whatsoever before the yuu Points is credited, DBS reserves the right not to credit the yuu Points.

14. Cardmember's yuu Account must be valid and linked to a PAssion Card before the yuu Points is credited into Cardmember's yuu Account. DBS and Minden Singapore reserve the right not to credit the yuu Points if the said yuu Account is not in good standing and/or unlinked with a valid PAssion Card.

15. POSB/DBS reserves the right to claw-back the yuu Points without prior notice if it reasonably determines that the Cardmember is not eligible for the yuu Points, including where the yuu Points are awarded due to an error, the transaction is eventually cancelled, or if the transaction is not a Qualified spend.

16. The yuu App's usage Terms and Conditions apply. Full details can be found on the yuu App or yuu Rewards Club's website (www.yuu.sg)

17. POSB/DBS may amend these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

18. Notwithstanding anything herein, POSB/DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.

19. These terms and conditions shall be read in conjunction with the DBS Debit Card Agreement and DBS/POSB Card Declaration. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.
20. Cardmembers consent to the collection, use and disclosure of the Cardmembers' personal data and/or card transaction data by/to POSB/DBS, in accordance with the DBS Debit Card Agreement and for the purpose of the Promotion, which will include the sharing of personal data and card transactions with yuu Rewards Club (operated by Minden Singapore Pte Ltd) and such other third party as POSB/DBS may reasonably consider necessary. Cardmembers 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.
21. POSB/DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.