

## Terms and Conditions Governing the DBS Go Online Promotion 2020 (“Promotion”)

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

### Definitions

1. The Promotion period shall run from 17 February to 30 June 2020, both dates inclusive (“**Promotion Period**”).
2. The Redemption period shall run from 19 February to 31 July 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 **posted online/in-app purchases** in local and foreign currencies during the Promotion Period.
  - a) Only purchases that have been charged to a DBS/POSB Card will be considered.
  - b) Only purchases 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, Grab top-up, Carousell, 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) Installment Payment Plan (“**IPP**”) transaction(s);
- n) betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
- o) 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**”):
- 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 and
  - b) Be among the first 50,000 Principal Cardmembers to successfully register participation via the app.
  - c) Upon login, a Promotion Tracker with the Personalised Spend Goal will be displayed (refer to table below). This spend amount is set based on Cardmembers’ average monthly online spend made between month of January to March 2020.

Qualifying Period	Personalised Goal	Reward
<b>1</b>		
Tier 1	S\$200 online/in-app spend	S\$16 worth of cash credit or e-voucher
Tier 2	S\$350 online/in-app spend	S\$28 worth of cash credit or e-voucher
Tier 3	S\$750 online/in-app spend	S\$60 worth of cash credit or e-voucher
Tier 4	S\$1,500 online/in-app spend	S\$120 worth of cash credit or e-voucher

Qualifying Periods	Personalised Goal	Reward
<b>2, 3 and 4</b>		
Tier 1	S\$150 online/in-app spend	S\$12 worth of cash credit or e-voucher
Tier 2	S\$250 online/in-app spend	S\$20 worth of cash credit or e-voucher
Tier 3	S\$500 online/in-app spend	S\$40 worth of cash credit or e-voucher
Tier 4	S\$1,200 online/in-app spend	S\$96 worth of cash credit or e-voucher

- d) Accumulate Qualified Spend and meet the Personalised Spend Goal within Promotion Period(s) as shown in the table below.

Spend & Redeem	Qualifying Period	Redemption Period
Qualifying Period 1	17 February to 31 March 2020	19 February to 30 April 2020
Qualifying Period 2	1 April to 30 April 2020	3 April to 31 May 2020
Qualifying Period 3	1 May to 31 May 2020	3 May to 30 June 2020
Qualifying Period 4	1 June to 30 June 2020	3 June to 31 July 2020

8. Each Qualified Cardmember is entitled to one Reward for each Qualifying Period, regardless of the total Qualified Spend made by Cardmember in that Qualifying Period.

9. The Personalised Spend Goal is the sum of all spends 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. DBS determines an online/in-app transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the card.
11. 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 of the DBS Lifestyle App,.
12. Only posted purchases 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.
13. An illustration of Qualified Spend made during Promotion Period:

Your Spend	Spend Amount	Remark
Accommodation from Agoda.com	S\$600	Qualified Spend
Accommodation from Expedia app	S\$800	Qualified Spend
Movie tickets from Golden Village Cinemas website or app	S\$50	Qualified Spend
Apparel via ZALORA mobile app	S\$180	Qualified Spend
Transport Rides via Comfort/ Gojek App	S\$30	Qualified Spend
Food order from foodpanda app	S\$50	Qualified Spend
Mixture of Redmart & Lazada orders via Lazada	S\$100	Qualified Spend
Retail shopping in stores	S\$600	Not a Qualified Spend
Brunch at Cafes	S\$50	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
Payment to M1/ Singtel/ Starhub (i.e. purchase of handset, renewal of contract, bill payments)	S\$1,200	Not a Qualified Spend
IPP transaction eg. sgbuy.com	S\$1,500	Not a Qualified Spend
Payment made to Hospital/Clinic/Dental/Vet	S\$300	Not a Qualified Spend

#### Redemption

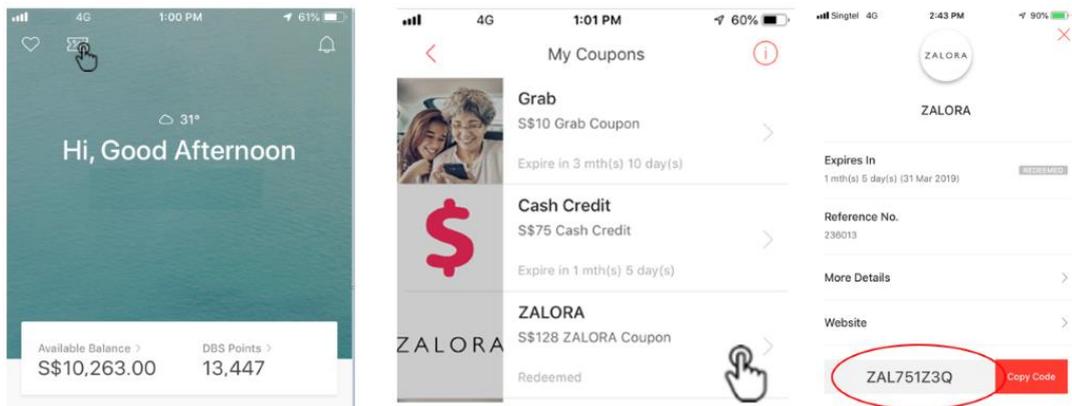
14. A Push Notification with instructions to redeem the Reward will be sent to all Qualified Cardmembers once the minimum Qualified spend is reached. Please download DBS Lifestyle App and enable “Allow Notifications” in Mobile Settings to receive this.

15. To redeem the Reward, the Cardmember must:

- login to DBS Lifestyle app
- select the Promotion banner to launch game.
- click on “Play Game” and proceed to select a gift box to redeem your Reward.

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”

- 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



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

Qualifying Period 1	Quantity
S\$16 e-voucher (foodpanda/ Lazada/ Redmart)	17,592
S\$16 cash credit	6,103
S\$28 e-voucher (foodpanda/ Lazada/ Redmart)	6,705
S\$28 cash credit	1,209
S\$60 e-voucher (foodpanda/ Lazada/ Redmart)	8,572
S\$60 cash credit	3,626
S\$120 e-voucher (foodpanda/ Lazada/ Redmart)	5,106
S\$120 cash credit	1,087

Qualifying Period 2	Quantity
S\$12 e-voucher (foodpanda/ Lazada/ Redmart)	17,592
S\$12 cash credit	6,103
S\$20 e-voucher (foodpanda/ Lazada/ Redmart)	6,705
S\$20 cash credit	1,209
S\$40 e-voucher (foodpanda/ Lazada/ Redmart)	8,572
S\$40 cash credit	3,626
S\$96 e-voucher (foodpanda/ Lazada/ Redmart)	5,106

<b>S\$96 cash credit</b>	1,087
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<b>Qualifying Period 3</b>	<b>Quantity</b>
<b>S\$12 e-voucher (KFC/ foodpanda/ ComfortDelGro Taxi)</b>	17,592
<b>S\$12 cash credit</b>	6,103
<b>S\$20 e-voucher (KFC/ foodpanda / ZALORA)</b>	6,705
<b>S\$20 cash credit</b>	1,209
<b>S\$40 e-voucher (foodpanda / ZALORA)</b>	8,572
<b>S\$40 cash credit</b>	3,626
<b>S\$96 e-voucher (Lazada / Redmart / ZALORA / DBS Apple Rewards Store)</b>	5,106
<b>S\$96 cash credit</b>	1,087

<b>Qualifying Period 4</b>	<b>Quantity</b>
<b>S\$12 e-voucher (KFC/ ComfortDelGro Taxi)</b>	17,592
<b>S\$20 e-voucher (KFC/ ChopeDeals)</b>	6,705
<b>S\$40 e-voucher (ZALORA/ ChopeDeals)</b>	8,572
<b>S\$96 e-voucher (Lazada / Redmart / ZALORA / DBS Apple Rewards Store/ ChopeDeals)</b>	5,106

<b>Reward</b>	<b>Terms &amp; Conditions</b>															
<b>Cash Credit</b>	<p>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 Expresscard; (b) DBS Visa card; or (c) DBS/POSB Mastercard card latest by 60 days after each Qualifying Period.</p> <table border="1"> <thead> <tr> <th><b>Spend &amp; Redeem</b></th> <th><b>Qualifying Period</b></th> <th><b>Cash Credit will be posted by</b></th> </tr> </thead> <tbody> <tr> <td>Qualifying Period 1</td> <td>17 Feb to 31 Mar 2020</td> <td>31 May 2020</td> </tr> <tr> <td>Qualifying Period 2</td> <td>1 Apr to 30 Apr 2020</td> <td>30 Jun 2020</td> </tr> <tr> <td>Qualifying Period 3</td> <td>1 May to 31 May 2020</td> <td>31 Jul 2020</td> </tr> <tr> <td>Qualifying Period 4</td> <td>1 Jun to 30 Jun 2020</td> <td>31 Aug 2020</td> </tr> </tbody> </table> <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>	<b>Spend &amp; Redeem</b>	<b>Qualifying Period</b>	<b>Cash Credit will be posted by</b>	Qualifying Period 1	17 Feb to 31 Mar 2020	31 May 2020	Qualifying Period 2	1 Apr to 30 Apr 2020	30 Jun 2020	Qualifying Period 3	1 May to 31 May 2020	31 Jul 2020	Qualifying Period 4	1 Jun to 30 Jun 2020	31 Aug 2020
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<b>Foodpanda e-Voucher</b>	<p>1. foodpanda voucher is valid for redemption till 31 Aug 2020.</p> <p>2. Click the "Redeem Online" 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, excluding 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 inhouse 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>
<p><b>Lazada/RedMart e-Voucher</b></p>	<p>1. Lazada/RedMart voucher is valid for redemption till 31 Aug 2020.</p> <p>2. Click the “Redeem Online” 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 be used on the Lazada/RedMart mobile app only.</p> <p>6. Voucher is not eligible for use on the purchase of digital goods (e.g. vouchers), toddler formula (0-12 months), gold and over the counter drugs.</p> <p>7. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</p> <p>8. Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers.</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>
<p><b>ZALORA e-Voucher</b></p>	<p>1. ZALORA voucher is valid for redemption till 31 Aug 2020.</p> <p>2. Click the “Redeem Online” button only when you are ready to make your purchase.</p> <p>3. Redeem the voucher code under “Input voucher / gift card” 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 Zalora mobile app.</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>

<p><b>DBS Apple Rewards Store e-voucher</b></p>	<ol style="list-style-type: none"> <li>1. DBS Apple Rewards Store voucher is valid for redemption till 31 Aug 2020.</li> <li>2. Click the “Redeem Online“ button only when you are ready to make your purchase.</li> <li>3. Redeem the voucher code under “Apply your promo code for this purchase” on Rewards page at DBS Apple Rewards Store.</li> <li>4. Voucher is valid for one-time use in a single transaction and the minimum order amount must be equal to the voucher amount.</li> <li>5. Voucher can only be used at <a href="https://dbs.applerewardsstore.com/">https://dbs.applerewardsstore.com/</a></li> <li>7. Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.</li> <li>8. Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, coupons, rebates, loyalty programmes or inhouse offers.</li> <li>9. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</li> <li>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>.</li> </ol>
<p><b>ComfortDelgro Taxi e-voucher</b></p>	<ol style="list-style-type: none"> <li>1. ComfortDelgro voucher is valid for redemption till 31 Aug 2020.</li> <li>2. Promotion code can be used for up to 3 bookings, with each booking enjoying S\$4 off.</li> <li>3. To enjoy discounts from the promotion/booking codes, all bookings must be made through the ComfortDelGro Taxi’s Booking Application.</li> <li>4. Payment must be made with DBS/POSB Cards.</li> <li>5. Any promotion/booking code must be accurately entered into the "Promo Code/Booking Code" field and submitted together with the booking for the ride to be entitled for the promotion. For each booking, only one (1) promotion/booking code can be applied.</li> <li>6. The validity of each ‘Promo/Booking Code’ redemption will be verified at each booking.</li> <li>7. The Promo/Booking Code value will be deducted from the final fare at the end of the trip.</li> <li>8. There will be no refund of the balance “Promo/Booking Code” value should the final fare be below the “Promo/Booking Code” value.</li> <li>9. The “Promo/Booking Code” promotion is redeemed upon successful confirmation.</li> <li>10. The passenger forfeits the “Promo/Booking Code” entitlement once a confirmed booking is cancelled or a passenger fails to turn up.</li> <li>11. ComfortDelGro Taxi reserves the right at its absolute discretion to terminate the promotion or vary, delete, add to any of these Terms and Conditions from time to time without prior notice including without limitation the date of the promotion.</li> <li>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>.</li> </ol>

<p><b>KFC e-voucher</b></p>	<ol style="list-style-type: none"> <li>1. KFC voucher is valid for redemption till 30 Sep 2020 at all KFC restaurants in Singapore, except KFC KidZania and Singapore Zoo.</li> <li>2. Valid for dine-in, takeaway &amp; delivery online orders made through <a href="http://www.kfc.com.sg">www.kfc.com.sg</a> and the KFC Singapore App. Not available for orders placed through Sales &amp; Catering.</li> <li>3. A minimum spend of \$14 and \$21 applies for the \$12 and \$20 KFC e-voucher respectively.</li> <li>4. For orders made through KFC Delivery, the minimum spend excludes the \$4 delivery surcharge.</li> <li>5. Voucher is valid for one-time use only and is limited to 1 voucher per transaction.</li> <li>6. E-voucher is not exchangeable for cash and can only be used in full, without refund for unutilised amount.</li> <li>7. Full payment must be made with DBS/POSB debit/credit cards, excluding AMEX cards.</li> <li>8. Not valid with other promo codes, offers and discounts.</li> <li>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>.</li> </ol>
<p><b>ChopeDeals E-Gift Card</b></p>	<ol style="list-style-type: none"> <li>1. ChopeDeals E-Gift Card is valid for redemption till 30 Sep 2020.</li> <li>2. ChopeDeals E-Gift Card is only redeemable at the checkout page of <a href="http://shop.chope.co">shop.chope.co</a> or the Chope app to offset purchases on ChopeDeals.</li> <li>3. ChopeDeals E-Gift Card is applicable storewide on ChopeDeals only.</li> <li>4. ChopeDeals E-Gift Card is valid for one-time use only and is not applicable in conjunction with other discount codes.</li> <li>5. ChopeDeals E-Gift Card is not cash redeemable.</li> <li>6. Any balance payment must be made with a DBS/POSB Credit or Debit Card.</li> <li>7. Individual restaurant vouchers' terms and conditions apply.</li> <li>8. Chope reserves the right to amend the terms and conditions as necessary without prior notice.</li> <li>9. DBS General Promotions Terms and Conditions apply, please refer to <a href="http://go.dbs.com/sg-cardstnc">go.dbs.com/sg-cardstnc</a>.</li> </ol>

General

17. 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.
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. 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.
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).