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### Terms and Conditions Governing Debit Card Dining Promotion (“Promotion”)

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

1. Promotion runs from 15 May to 30 September 2023 (“**Promotion Period**”).
2. Promotion is open to all DBS/POSB Debit Cards (“**Eligible Cards**”).
3. As part of this Promotion, Eligible Cardmembers get to enjoy 5% cashback (“**Cashback**”) when they meet all of the following requirements during Promotion Period.
  - a. Be among the first 50,000 Eligible Cardmembers to successfully register for the Promotion via DBS PayLah! app; and
  - b. Make Mastercard/UnionPay/Visa dining transactions in-person (excludes online spend) at dining merchants with the following Merchant Category Codes (“**MCCs**”); and
    - MCC 5811 (Caterers)
    - MCC 5812 (Eating Places and Restaurants)
    - MCC 5813 (Drinking Places)
    - MCC 5814 (Fast Food Restaurants)
  - c. Meet their personalised spend goal (“**Spend Goal**”) with any of their Eligible Cards within each calendar month (“**Spend Period**”).
4. Eligible Cardmembers who have successfully registered for the Promotion will be shown their Spend Goal and Cashback on the registration confirmation page. Spend will be tracked after successful registration of the Promotion and spend tracker will be updated within 3 working days after the qualifying spend is reflected in their card transaction history.
5. Spend Goal refers to transactions stated in Clause 3b and charged to the Eligible Cards during the Spend Period and posted to the Eligible Cards at the point of the Cashback computation. It excludes:
  - a. bill payments and all transactions made via AXS, SAM, NETS, eNETS and internet banking;
  - b. payments to educational institutions;
  - c. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
  - d. payments to government institutions and services (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);
  - e. payments to hospitals;
  - f. payments to insurance companies (including but not limited to sales, underwriting and premiums);
  - g. payments to non-profit organisations;
  - h. payments to utility bill companies;
  - i. top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits/vouchers (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash);
  - j. betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
  - k. transactions related to crypto currencies;
  - l. any transactions with transaction description “**AMAZE\***”
  - m. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash withdrawals, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
  - n. any transactions subsequently cancelled, voided, refunded, or reversed for any reason; and



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- o. any other transactions determined by DBS from time to time.
6. The main business activity and any transaction performed at a merchant are classified under an MCC assigned by the association scheme and determined by the merchant and the merchant's acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS.
7. DBS shall not be responsible for any failure or delay in posting of transactions which may result in any cardmembers being omitted from enjoying the Promotion.
8. Cashback will be credited to the last transacted Eligible Card within 5 working days from meeting the spend goal or latest within 31 days from end of each Spend Period.
9. Cardmember's Eligible Card and/or primary Current or Savings Account must be at good standing and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
10. DBS reserves the right to claw-back the Cashback without prior notice if it reasonably determines that the Cardmember is not eligible for the Cashback, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not as per stated in Clause 3b. If the Qualifying Card and/or primary account is terminated at any time, for any reason, whether by the Cardmember or DBS, any Cashback earned will not be credited to the Cardmember's account. DBS Debit Card Agreement, DBS Cards Promotion Terms and Conditions and Terms and Conditions Governing Accounts apply, a copy of which can be found on [www.dbs.com.sg](http://www.dbs.com.sg).
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
13. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Cardmembers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and 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](http://www.dbs.com/privacy).
14. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement applies. For a copy of the DBS Debit Card Agreement, please visit [www.dbs.com.sg/tc](http://www.dbs.com.sg/tc).



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## Frequently Asked Questions on Debit Card Dining Promotion

### Relating to registration

**1. How do I participate in this promotion?**

Simply be the first 50,000 DBS/POSB Debit Cardmembers to register for the 'Debit Card Dining Promo' on PayLah! from 15 May to 30 September 2023.

**2. How do I know if I have successfully registered for the promotion?**

Upon clicking the "Join now" button, a confirmation message will be shown with your monthly spend tracker, personalised spend goal and cashback.

**3. Do I need to register every month?**

You only need to register once, and you will be auto enrolled for all spend periods.

**4. I cannot remember if I have registered, or I cannot remember my spend goal/cashback cap.**

You can tap on the 'Debit Card Dining Promo' tile on PayLah! If you have already registered, you will see your spend tracker, personalised spend goal and cashback amount.

### Relating to spend

**5. I registered for the promotion on 15 June 2023. Will my spend from 1-14 June 2023 be counted towards the spend goal?**

Spend will only be tracked after you successfully register for the campaign (i.e., 15 June 2023).

**6. How is the personalised spend goal determined?**

It is determined based on your past spending across your DBS/POSB Debit Cards.

**7. Will my personalised spend goal change every month?**

Yes, it may change. You can refer to the respective month's spend tracker to find out your personalised spend goal.

**8. Can I accumulate spend across my multiple DBS/POSB Debit Cards?**

Yes but only transactions stated in Clause 3b of Terms and Conditions will count towards your spend goal.

### Relating to cashback

**9. How do I know if I will get cashback?**

If you have met your spend goal, you will receive a PayLah! app notification before end of the following month.

**10. Can I qualify for cashback every month during promotion period?**

Yes, if you meet your spend goal every month. For illustration purposes, if you meet the spend goal every month and your cashback is S\$10 per month, you can get S\$50 cashback in total.