

Terms and Conditions Governing POSB Everyday Card S\$10 Cashback for Electricity Recurring Bill Payment Promotion (“Promotion”)

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

Definitions

1. The Promotion is valid for registration from 21 October to 31 December 2019, or when Promotion is fully subscribed, whichever is earlier. (“**Promotion Period**”).
2. The Promotion is applicable for POSB Everyday Card (“**POSB Card**”) Principal credit cardmembers (“**Eligible Cardmember**”) only.
3. “**Eligible Card**” means Eligible Cardmember’s card account(s) must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the POSB Everyday Card Agreement) throughout the Promotion Period and at the time of cashback fulfilment.

Eligibility and Mechanics

4. An Eligible Cardmember must fulfil the following steps to be considered as a “**Qualified Cardmember(s)**”:
 - i. Be amongst the first 4,000 to successfully register online at www.posb.com.sg/pedrecurring with promo code by 31 December 2019,
 - ii. sign up for at least 6 months electricity plan with any participating electricity merchant (“**Participating Merchant(s)**”),
 - iii. charge his/her monthly electricity bill to his/her POSB Card on a recurring basis (“**Recurring Payment**”), and
 - iv. have the first Recurring Payment successfully charged and posted to his/her POSB Card by 29 February 2020.
5. Participating Merchants refer to Geneco by Seraya Energy, iSwitch Pte Ltd, Sembcorp Power Pte Ltd and SP Group.
6. A S\$10 Cashback (“**Cashback**”) will be credited into a Qualified Cardmember’s POSB Card account by 30 June 2020 and can only be used to offset future transactions charged to Qualified Cardmember’s POSB Card.
7. Cashback is non-exchangeable, non-transferrable and non-replaceable.
8. Each Qualified Cardmember will receive a maximum of S\$10 Cashback regardless of multiple Recurring Payment charged to his/her POSB Card.
9. DBS shall not be responsible for any failure or delay in the set-up and posting of Recurring Payment transactions by Participating Merchants which may result in a Qualified Cardmember being ineligible to receive his/her Cashback.

General

10. DBS reserves all rights to:
 - i. substitute the Cashback;
 - ii. forfeit or reclaim the Cashback where Qualified Cardmember is subsequently discovered to be ineligible;
 - iii. update these Terms and Conditions without prior notification, and participation in this Promotion shall be bound by any such update; and
 - iv. make determinations and decisions on all matters relating to the Promotion which shall be final, conclusive and binding.

11. DBS is not an agent of the Participating Merchants and vice versa. Any dispute about the quality of service, disruption of service or service standards must be resolved directly with the Participating Merchants.

12. These Terms and Conditions shall be read in conjunction with the POSB Everyday Card Agreement. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit www.posb.com.sg/posbcardstnc for a copy of the POSB Everyday Card Agreement.

13. 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.

14. All decisions made by DBS and Participating Merchants in respect to this Promotion is final.

15. Terms and Conditions are correct as at time of posting.