

Terms and Conditions Governing the POSB Everyday Card Promotion 2019 (“Promotion”)

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

Definitions

1. The Promotion period shall run from 1 August to 30 November 2019, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable for all POSB Everyday Card (“**POSB Card**”) Personal Principal Credit cardmembers (“**Eligible Cardmember**”).
3. “**Eligible Card**” means 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 Promotion Period and at the time when Daily\$ Rebate is being credited.
4. “**Qualified Spend**” refers to retail transactions charged to the POSB Everyday Card Account in a calendar month and posted into the Card Account at the point of computation of the Rebate (“**Daily\$ Rebate**”). It includes:
 - a) only retail transactions and recurring bill payments that are in local and foreign currencies posted to the Card Account and captured in the Promotion Tracker at the point of computation of the Daily\$ Rebate will be considered as Qualifying Spend, and
 - b) Principal and Supplementary Card spend, aggregated at account level.
5. Qualified Spend **excludes** 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, e.g. court cases, fines, bail and bonds, tax payment, postal services, parking lots (unless otherwise stated such as “Parking.sg”) 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), schools, hospitals and professional service providers;
 - e) payment of funds to prepaid accounts and merchants who are categorised as “payment service providers” and/or “online payment gateway”, e.g. MoneySend, Skrill.com, Matchmove.com, SmoovPay, CardUp, iPaymy, GrabPay, Youtrip;
 - f) payment for parking lots, unless otherwise stated such as “Parking.sg”;
 - g) payments made via AXS, SAM online bill payments, all other bill payments via internet banking and all fees charged by POSB;
 - h) charities and donations;
 - i) NETS transactions;
 - j) balance transfers, cash advance, My Preferred Payment Plan (“MP3”) monthly transactions, 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);
 - k) 0% interest-free Instalment Payment Plan (“IPP”) transaction(s);
 - l) betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
 - m) payments to hospitals (with effect from 1 November 2019);

- n) payments to utility bill companies except Geneco, Best Electricity, OHM, iSwitch, Sembcorp Power, SP Group, Tuas Power Supply and Union Power (with effect from 1 November 2019)
- o) any other transactions determined by POSB from time to time.

Eligibility and Mechanics

6. Eligible Cardmember must fulfil one of the following mechanics to qualify for the Promotion:
 - a) Existing Cardmember: Be among the first 40,000 Principal Cardmembers to successfully register his/her participation via the following options:
 - Option 1:** Register online at POSB Everyday Card Promotion webpage (<https://go.posb.com.sg/sg-PEDPromo19>)
 - Option 2:** DBS Lifestyle App.
Simply login using your DBS digibank User ID and PIN. For new users to the DBS Lifestyle app, visit App Store or Goggle Play Store to download.
 - b) New Cardmember: Sign up for a POSB Card account ("**Card Account**") and Card Open Date between 1 August 2019 and 30 November 2019;
7. Eligible Cardmember must accumulate Qualified Spend and meet the Personalised Spend Goal within each calendar month of the Promotion Period to qualify ("**Qualified Cardmember**"). For new Cardmembers, Qualifying Spend is calculated from the Card Open Date. For existing Cardmembers, Qualifying Spend is calculated from the date of registration via online registration at POSB Everyday Card Promotion webpage or the DBS Lifestyle App.
8. Each Eligible Cardmember will be assigned a Personalised Spend Goal which is determined based on Cardmember's average spend made between 1 August 2018 and 30 November 2018. Eligible Cardmember can login to his/her DBS Lifestyle App to view his/her assigned Personalised Spend Goal and Daily\$ Rebates amount.
9. The Promotion allows an Eligible Cardmember to earn up to 15% Daily\$ Rebates on Dining Spend ("**Dining Spend**"), Transport Spend ("**Transport Spend**"), and Utilities Spend ("**Utilities Spend**") defined below during the Promotion Period if he/she fulfils the Qualifying Spend.
10. Dining Spend includes local and foreign spend at restaurants, bars, entertainment establishments, cafes, fast food outlets, hawker centres, coffeeshops and online food delivery (defined under Merchant Category Codes ("**MCCs**") 5811, 5812, 5813 and 5814) but excludes spend at hotels, wedding banquets in hotels and all food & beverage stores. The applicable 0.3% Daily\$ base rebate will be credited upfront and the additional Daily\$ rebates of:
 - a) 14.7% for online food delivery (defined as online dining transactions made with a POSB Card, according to online system indicators and are determined by the merchant/the merchant's acquiring bank); and
 - b) 4.7% for spend at restaurants, bars, entertainment establishments, cafes, hawker centres, coffeeshops and fast food outlets;will be credited to the Qualified Cardmembers' Card Account within 60 days of the end of each Qualifying Period.
11. Transport Spend includes local and foreign spend on Bus/MRT rides with SimplyGo, Parking.sg, Taxi and ride hailing transactions (excluding Grab ride hailing and topping up of GrabPay credits

into Grab wallet). The applicable 0.3% Daily\$ base rebate will be credited upfront and the additional Daily\$ rebates of:

- a) 14.7% for Bus/MRT rides with SimplyGo and Parking.sg; and
- b) 4.7% for Taxi and ride hailing spend, such as ComfortDelGro Taxi, SMRT Taxi, Gojek and RYDE; will be credited to the Qualified Cardmembers' Card Account within 60 days of the end of each Qualifying Period.

12. Utilities Spend is defined as electricity recurring bill transaction for Geneco, iSwitch, Sembcorp and Union Power posted between 1 Aug 2019 to 31 Jan 2020. A 1% Daily\$ Rebate (capped at S\$1 per calendar month) will be credited to the Qualified Cardmembers' Card Account within 60 days of the end of each Qualifying Period.

13. Each Qualified Cardmember is entitled to one-time Daily\$ Rebate throughout each calendar month of the Qualifying Period, regardless of the total Qualified Spend made by Cardmember during the Promotion Period.

Month	Qualifying Period
1	1 Aug – 31 Aug 2019
2	1 Sep – 30 Sep 2019
3	1 Oct – 31 Oct 2019
4	1 Nov – 30 Nov 2019

14. The Promotion Tracker will be updated within 3 working days after each Qualified Spend transaction is posted, and the transaction will appear in "History" under the "My Cards" section of the DBS Lifestyle App.

15. Only posted transactions captured in the Promotion Tracker will be considered as Qualified Spend. POSB shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.

16. An illustration of Qualified Spend made during Promotion Period:

Your Spend	Spend Amount	Remark
Hotels and Lodging (Online and Offline bookings) from Starwood hotels	S\$600	Qualified Spend
Flight tickets from expedia.com	S\$300	Qualified Spend
Movie tickets from Golden Village Cinemas (Online and Offline purchase)	S\$50	Qualified Spend
Apparel via ZALORA mobile app	S\$180	Qualified Spend
Transport rides booked via GOJEK mobile app	S\$30	Qualified Spend
Food order from Deliveroo/ foodpanda	S\$50	Qualified Spend
Retail shopping in-stores	S\$600	Qualified Spend
Dine at restaurants (excluding outlets in hotels)	S\$50	Qualified Spend
InstaRewards redemption with Daily\$	S\$80	Not a Qualified Spend
Top-up of EZ-link card	S\$50	Not a Qualified Spend

Top-up GrabPay credits	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\$300	Not a Qualified Spend
IPP transaction	S\$1,500	Not a Qualified Spend

17. The main business activity of a merchant and any transaction performed at these merchants are classified under MCC assigned by Mastercard and determined by the merchant and the merchant’s acquiring bank. The main business activity of a merchant and the assigned MCC is not determined by DBS. If any transaction is not classified under the relevant MCCs, such card transaction will not be considered as Qualified Spend for the eligible Daily\$ Rebates.

Campaign Daily\$ Rebate Notification

18. A Push Notification with eligible Daily\$ Rebate will be sent to all Qualified Cardmembers once the Qualified Spend for the Personalised Spend Goal is reached. Please download DBS Lifestyle App and enable “Allow Notifications” in Mobile Settings to receive this.

General

19. 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 for the computation of the Qualifying Spend. These values are subject to change based on the prevailing exchange rate on the posting date.

20. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

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

22. These terms and conditions shall be read in conjunction with the POSB Card 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 for a copy of the POSB Everyday Card Terms & Conditions.

23. 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.