

Terms and Conditions Governing the Free Ride Friyays Promotion (“Promotion”)

Participation in the exclusive promotion (“Promotion”) constitutes acceptance of these Terms and Conditions.

1. The promotion is valid from **1 October** to **31 December 2018**, both dates inclusive (“**Promotion Period**”).
2. Promotion is open to new sign-ups for Account-Based Ticketing (ABT) Pilot programme with qualifying POSB/DBS Mastercard contactless cards. To qualify for this promotion, customers (“Eligible Cardmembers”) must use the linked POSB/DBS Mastercard contactless card to trigger at least two successful taps (both entry and exit) for transit ride on any Friday during the promotion period.
3. Promotion is open to cardmembers/users of the following POSB/DBS Mastercard contactless cards (each a “**Participant**” and collectively, the “**Participants**”):
 - i. SAFRA DBS Card
 - ii. POSB Everyday Card
 - iii. HomeTeamNS-PAssion-POSB Debit Card
 - iv. PAssion POSB Debit Card
 - v. DBS Woman’s Card
 - vi. DBS Esso Card

4. Promotion Mechanic

- a) The promotion allows Participants, to earn cashback on local bus and train rides transactions made within the promotion period when they meet the following conditions (see Reward Illustration Table below for more information):

Local Cashback	Free Ride Friyays for ABT Pilot programme new sign-ups
Capped at \$20 per customer per calendar month	Sign up for Account-Based Ticketing (ABT) Pilot programme and link the qualifying POSB/DBS Mastercard contactless card on TransitLink ABT Portal

- b) Promotion is limited to the first 20,000 customers who successfully sign up for ABT Pilot programme via TransitLink ABT Portal from **21 September** to **31 December 2018** with a qualifying POSB/DBS Mastercard contactless card that belongs to the same customer.
 - c) Participants must have an active POSB/DBS Mastercard contactless card with the requisite funds to cover their transit costs during the promotion period.
5. The cashback is subject to **a cap of S\$20 per customer per calendar month** regardless of the number of Qualifying Products linked and used by the customer for ABT transit rides. Cashback is calculated based on Singapore dollar denominated transaction amount of local bus and train ride transactions on every Friday during the promotion period. Cashback will be calculated based on transaction date, starting from 1st October 2018 to the end of the promotion period (30th November 2018). Cashback earned for the promotion period between October and November will be credited within two calendar months (i.e. by end of January 2019) to your Qualifying Mastercard contactless card. Meanwhile, Cashback earned for

the calendar month's transactions (e.g. December) will be credited within two calendar months (i.e. by end of February 2019) to your qualifying Mastercard contactless card. Where a customer has more than one Qualifying Mastercard contactless card linked for ABT, the Cashback will be credited back to the Qualifying Mastercard contactless card in priority of the highest transit spend on Fridays.

6. The POSB/DBS cards that are linked for ABT must be at good standing or not blocked for use 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 blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
7. DBS reserves the right to claw-back the Cashback amount without prior notice, at its discretion charging the full retail value of the Cashback amount, if it subsequently determines that the customer is in fact not eligible to receive the Cashback, including where the Cashback was awarded due to an error or the transaction is not a transit ride spending.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
9. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.
10. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers' eligibility in the Promotion.
11. 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 for a copy of the DBS Cards General Promotions Terms & Conditions.
12. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings No correspondence or claims will be entertained.