

Terms and Conditions Governing the PAssion POSB Debit Card Acquisition Offer (“Promotion”)

- Promotion Period as follows for the respective offers.

Offer 1	<p>S\$50 Cashback (“Cashback”) on all Eligible Spend (“Eligible Spend”)</p> <p>Valid from 1 October 2023 till 29 February 2024 (“Promotion Period”).</p>
Offer 2	<p>S\$8 angbao voucher pack at the following yuu merchants:</p> <ul style="list-style-type: none"> • S\$4 voucher on all Eligible Spend on Gojek • S\$4 voucher on all Eligible Spend on foodpanda <p>Download the yuu App and link your PAssion POSB Debit Card to be rewarded.</p> <p>Valid from 1 January 2024 till 29 February 2024 (“Promotion Period”).</p>

- Eligible Cardmembers (“**New Cardmember**”) are defined as customers who are currently not holding on to any PAssion POSB Debit Card and have not cancelled any PAssion POSB Debit Card within the last 6 months.
- Eligible Cardmembers shall enjoy the above 2 offers when they meet all the following requirements during Promotion Period.
 - I. apply online for a new PAssion POSB Debit Card (“**Eligible Card**”) during the Promotion Period,
 - II. has the Eligible Card approved by DBS during the Promotion Period; and
 - III. has charged a minimum spend of S\$500 to the Eligible Card within 30 days from card approval date (“**Qualifying Spend**”).
- Rewards for Offer 1 and 2 will be credited to the Card account and yuu Account respectively within 2-4 months from meeting the minimum S\$500 qualifying spend, given that the Eligible Cardmember has fulfilled all the criteria under Clause 3. Cancelled, disputed, refunded, reversed, unauthorised or fraudulent purchase transactions will not be eligible for Cashback.
- All Eligible Spend** refers to all local and foreign nett Mastercard retail transactions charged to the Eligible Card in a calendar month. It excludes NETS purchases, EZ-Link/NETS FlashPay transactions, interest charges, finance charges, AXS and SAM transactions, bill payments, cash withdrawals, balance transfer, smart cash, fund transfer transactions, any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay and Singtel Dash), fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.
- All other Online Spend** exclude NETS/NETS FlashPay purchases, EZ-Link transactions, interests, finance charges, AXS/SAM transactions, bill payments, cash withdrawals, balance transfers, smart cash, fund transfer transactions, any top-ups or payments of funds to any payment service providers,

prepaid cards, any prepaid accounts, purchase of prepaid cards/credits (including but not limited to GrabPay and Singtel Dash), fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions, and any other transactions determined by DBS from time to time. For avoidance of doubt, it excludes:

- a. posted 0% Interest Instalment Payment Plan monthly transactions,
 - b. posted My Preferred Payment Plan monthly transactions,
 - c. interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - d. payments to educational institutions;
 - e. payments to financial institutions (including banks, online trading platforms and brokerages);
 - f. 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);
 - g. payments to hospitals;
 - h. payments to insurance companies (sales, underwriting and premiums);
 - i. payments to non-profit organisations;
 - j. payments to utility bill companies;
 - k. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services advertising services, funeral service and legal services and attorneys);
 - l. any top-ups or payment of funds to payment service providers, prepaid accounts and any prepaid accounts (e.g. EZ-Link, GrabPay, NETS FlashPay, Transit Link, Singtel Dash, AMAZE*);
 - m. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - n. any transactions related to crypto currencies; and
 - o. any other transactions determined by DBS from time to time.
7. The Qualifying Card and/or primary Current or Savings Account (**'Linked CASA Account'**) 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.
8. 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, the transaction is cancelled or the transaction is not a retail spend.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party. Please refer to posb.com.sg/passion for latest details at all time.
10. 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.
11. 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 nonnotification, 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.

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.

13. 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 Terms and Conditions apply. For a copy of the DBS Debit Card Agreement Terms and Conditions and DBS Cards Promotion Terms & Conditions, please visit www.dbs.com.sg/tc.