

## Terms and Conditions Governing the PAssion POSB Debit Card 5% Savings Promotion ("Promotion")

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

### Definitions

1. The Promotion is only applicable for all holders ("Eligible Cardmember") of a PAssion POSB Debit Card and/or PAssion POSB Platinum Debit Card ("PAssion Card").
2. "Eligible Card" means Eligible Cardmember's Card account must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Debit Card Agreement) throughout "Qualifying Period" and at the time when Cashback is being credited.
3. Promotion is valid from 1 November 2022 to 31 January 2023 ("Promotion Period").
4. "Qualified Spend" refers to retail transactions charged to the Passion Card in a calendar month within the Promotion Period and posted into the Card account at the point of computation of the cashback. It includes only retail transactions that are in local and foreign currencies posted to the Card account.
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 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, and professional service providers;
  - e. any top-ups or payment of funds to any payment service providers, prepaid cards and any 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, SingTel Dash, Fave Pay;
  - f. payments made via AXS (except Pay+Earn), SAM online bill payments, all other bill payments via internet banking and all fees charged by POSB;
  - g. charities and donations;
  - h. NETS transactions;
  - i. any transaction with transaction description "AMAZE\*"
  - 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;
  - n. payments to utility bill companies; and
  - o. any other transactions determined by POSB from time to time.

Eligibility and Mechanics

6. Eligible Cardmember must accumulate a minimum of S\$400 Qualified Spend and ATM cash withdrawal of no more than S\$400 within each calendar month (Qualifying Period) of the Promotion Period to qualify (“Qualified Cardmember”).
7. The Promotion allows an Eligible Cardmember to earn 5% Cashback on retail transactions made at defined Merchant Category Code (“MCC”) if he/she fulfils the Qualifying Spend.
8. Each Qualified Cardmember will receive up to a maximum of S\$10 Cashback per calendar month, capped at each category as illustrated below.

Category	Description	Cashback %	Cashback Cap
Transport	SimplyGo (Bus/MRT)	5%	S\$5
Utilities	Utility bill payments classified under MCC 4900	5%	S\$5

- a) The main business activity of a merchant and any transaction performed at these merchants are classified under Merchant Category Code (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 cashback.
  - b) Cashback will be credited to the Qualified Cardmembers’ Card Account within 60 days of the end of each Qualifying Period.
9. Only posted transactions will be considered as Qualified Spend. Posted refunds into the Card Account will be computed as a negative 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.

General

10. For non-Singapore dollar Qualifying Spend charged to a PAssion Card, the transaction amount posted in the Cardmember’s 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.
11. 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.
12. 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 a Qualified spend.
13. POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

14. Notwithstanding anything herein, POSB has the absolute discretion to determine the eligibility of any person to participate in the Promotion
15. These terms and conditions shall be read in conjunction with the DBS/POSB Debit Card Agreement. 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](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS/POSB Debit Card Agreement.
16. 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).
17. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.