

**Terms and Conditions Governing PAssion POSB Debit Cards Takashimaya Cashback Promotion (“Promotion”)**

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

1. Promotion shall run from 01 January 2022 to 31 December 2022 (“**Promotion Period**”)
2. Promotion is open to cardmembers of PAssion POSB Debit Card or HomeTeamNS-PAssion-POSB Debit Card (“**Qualifying Card**”).
3. As part of this Promotion, Cardmembers are eligible for a 1% Cashback (“**Cashback**”) for Mastercard® retail transactions made at Takashimaya Department Store and Takashimaya Square, B2 during Promotion Period (“**Qualifying Spend**”).
4. Cashback is calculated based on Singapore dollar denominated transaction amounts for Qualifying Spend made quarterly at Takashimaya Department Store and Takashimaya Square, B2 only.
5. Cashback will be credited into the eligible Cardmember's primary Current or Savings Account linked to the Qualifying Card in April 2022, July 2022, October 2022 and January 2023.
6. Qualifying Spend refers to Mastercard retail transactions charged and posted to the Qualifying Card at the point of computation of the Cashback. It excludes the following transactions:
  - i. NETS purchases
  - ii. EZ-Link/NETS FlashPay transactions
  - iii. Interest, finance charges
  - iv. AXS and SAM transactions
  - v. Bill payments
  - vi. Cash withdrawals
  - vii. Balance transfer
  - viii. Smart cash
  - ix. Fund transfer transactions
  - x. Any top-ups or payment of funds to payment service providers
  - xi. Prepaid cards
  - xii. Any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay & Singtel Dash)
  - xiii. Any transaction with transaction description “AMAZE\*” (with effect from 1 June 2022)
  - xiv. Fund transfer transactions and
  - xv. Disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.
7. DBS shall not be responsible for any failure or delay in posting of transactions which may result in any cardmember being omitted from enjoying the Promotion.
8. Cardmember’s Qualifying 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.

9. DBS reserves the right to claw-back the Cashback without prior notice if it reasonably determines that the customer 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 retail spend.
10. 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](https://posb.com.sg/passion) for latest details at all time.
11. Cardmembers 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](https://www.dbs.com/privacy).
12. 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.
13. 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.
14. 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](https://www.dbs.com.sg/tc).