

## **POSB Everyday Card – Up to 10% Cash Rebates**

### **FREQUENTLY ASKED QUESTIONS**

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#### **Q1. What is this Promotion about?**

The Promotion allows all existing Principal POSB Everyday Cardmembers to earn up to 10% rebates on their dining spend and online purchases at selected e-Marketplace merchants. Cardmembers are auto enrolled and no registration is required.

#### **Q2. How long is the Promotion for?**

The Promotion is valid from 1 October 2021 to 30 June 2022.

#### **Q3. Will I qualify for the additional rebates if I am holding onto a POSB Everyday Supplementary Card?**

If you are a Supplementary Cardmember, your spend will be aggregated under your Principal Card Account. Additional rebates earned will also be credited to your Principal Card account.

#### **Q4. How can I qualify to earn the additional rebates?**

To qualify for the additional rebates, you will need to charge a minimum of S\$800 in Qualified Spend every month to your POSB Everyday Card.

Click here (<https://go.posb.com.sg/PEDPromoTCs>) for the definition of Qualified Spend.

#### **Q5. What is the maximum POSB Daily\$ rebates that I can earn?**

You can earn up to a maximum of S\$30 POSB Daily\$ per calendar month and the following category cap apply:

- a maximum of S\$15 POSB Daily\$ for Dining spend
- a maximum of S\$15 POSB Daily\$ for e-Marketplace spend

#### **Q6. How do I know if I have met the minimum of S\$800 Qualified Spend?**

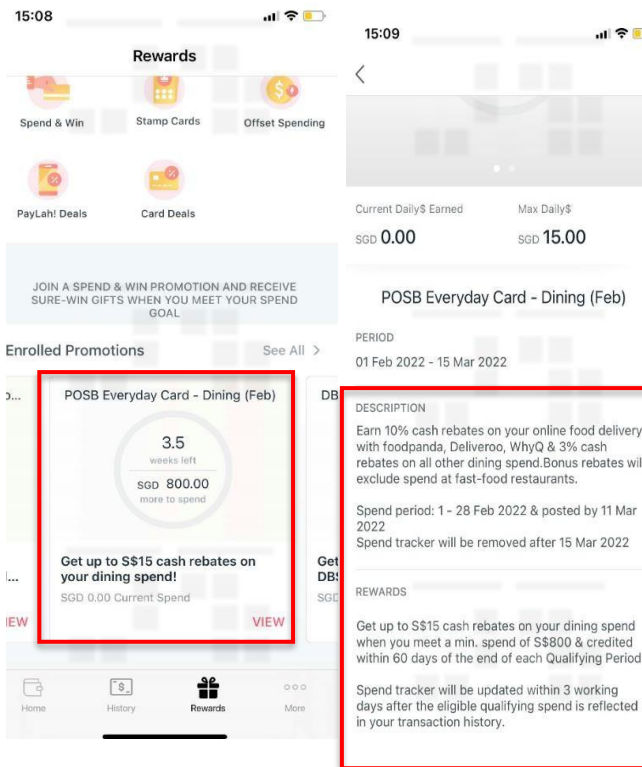
Simply download/log-in to DBS PayLah! App using your Touch / Face ID or DBS PayLah! Password, look for the “POSB Everyday Card Promotion” promo banner under “Rewards” Section.

You will be able to track your accumulated card spend on the Promotion Tracker in the DBS PayLah! App. The Promotion Tracker will be updated within 3 working days after the qualified spend amount is posted and appears in “History” section after you select “Everyday” under drop-down list at the top.

#### **Q7. Why do I see 2 Promotion Trackers under “Rewards” section in the DBS PayLah! App for this promotion?**

The 2 Promotion Trackers reflects your spending and POSB Daily\$ rebates earned under each Dining and e-Marketplace categories respectively. Spend in both categories will be aggregated and calculated collectively towards the minimum qualified spend of S\$800.

### Dining category



**Description**

Earn 10% cash rebates on your online food delivery for foodpanda, Deliveroo, WhyQ & 3% cash rebates on all other dining spend. Bonus rebates will exclude spend at fast-food restaurants.

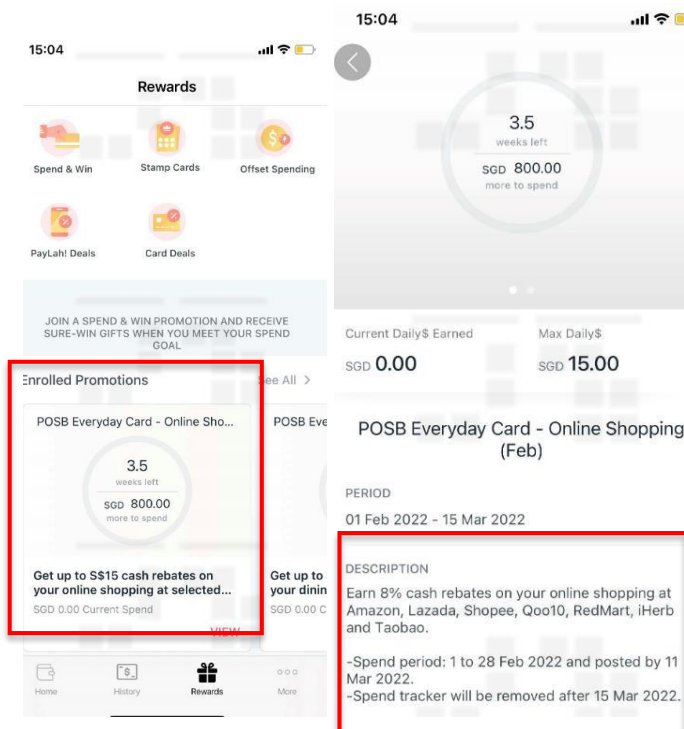
Spend period: 1 – 28 Feb 2022 & posted by 11 Mar 2022.  
Spend tracker will be removed after 15 Mar 2022.

**Reward(s)**

Get up to S\$15 cash rebates on your **dining** transactions when you meet a min. spend of S\$800 & credited within 60 days of the end of each Qualifying Period.

Spend Tracker will be updated within 3 working days after the eligible qualifying spend is reflected in your transaction history.

### Online Shopping category



**Description**

Earn 5% cash rebates on your online shopping at Amazon.sg, Lazada, RedMart on Lazada, iHerb, Qoo10, Shopee (excluding ShopeePay) and Taobao

Spend Period: 1 – 28 Feb 2022 and posted by 11 Mar 2022.

Spend tracker will be removed after 15 Mar 2022.

**Reward(s)**

Get up to S\$15 cash rebates on your **online shopping** spend when you meet a min. spend of S\$800 & credited within 60 days of the end of each Qualifying Period.

Spend tracker will be updated within 3 working days after the eligible qualifying spend is reflected in your transaction history.

**Q8. How would I receive my additional Daily\$ rebates, and how much rebates will I receive?**

The base 0.3% Daily\$ rebate for your eligible dining and e-Marketplace transactions will be credited to your Card Account upfront.

In addition, you will be entitled to a one-time additional Daily\$ rebate for each month if you meet the minimum spend for that month, that will be credited to your Card Account within 60 days of the end of each month.

Your one-time additional Daily\$ rebates will be calculated based on the following:

- a) Dining Spend:
  - i) 9.7% rebates for online food delivery on foodpanda, Deliveroo and WhyQ; and
  - ii) 2.7% rebates for spend on all other Dining.
- b) Online Shopping Spend:
  - i) 4.7% rebates for spend on Amazon.sg, Lazada, RedMart on Lazada, iHerb, Qoo10, Shopee (excluding ShopeePay) and Taobao.

**Q9. Will I receive additional POSB Daily\$ rebates if I do not meet the minimum qualified spend?**

If you do not meet the minimum qualified spend, you will only receive the base rebate of 0.3%.

**Q10. I have received my additional rebates. Why does the additional rebates amount differ from what I have calculated?**

You will receive the additional POSB Daily\$ Rebates of up to a maximum of S\$30 per calendar month (capped at S\$15 per awarding category). Kindly note that the POSB Daily\$ rebates is inclusive of the base POSB Daily\$ rebates of 0.3% that was credited upfront.

Here's an illustration of the eligible spend types and the amount of rebate you will receive. Purchases that qualify for additional POSB Daily\$ rebates under this Promotion can also be found under Clause 7 and 11 of Promotion Terms & Conditions.

Category	Type of Spend	Spend Amount	Additional Rebate %	Additional Rebate	0.3% Base Rebate	Total Rebate Earned	Remarks
Dining	foodpanda delivery	\$80	9.7%	\$7.76	\$0.24	\$8	Subject to S\$15 Daily\$ rebate cap
	Dining at a restaurant	\$150	2.7%	\$4.05	\$0.45	\$4.50	
	<b>Subtotal</b>			<b>\$11.81</b>	<b>\$0.69</b>	<b>\$12.50</b>	
e-Marketplace	Online shopping at Taobao	\$300	4.7%	\$14.10	\$0.90	\$15.00	Subject to S\$15 Daily\$ rebate cap
	Online shopping at Qoo10	\$150	4.7%	\$7.05	\$0.45	\$7.05	
	<b>Subtotal</b>			<b>\$21.15</b>	<b>\$1.35</b>	<b>\$15.00</b>	
All other categories	All other spend	\$200	N.A	N.A	\$0.60	\$0.60	-

Total Qualified Spend: **S\$880**

Total Rebates: S\$27.50 (additional rebates) + S\$2.64 (base rebate) = **S\$30.14**

**Q11. I have a mixture of RedMart and Lazada orders that I cart out in a single transaction. Will I be able to receive 5% POSB Daily\$ Rebate for this promotion?**

Yes, you will be able to receive 5% POSB Daily\$ Rebate if you cart out a mixture of RedMart and Lazada orders in a single transaction.

Purchases that qualify for additional POSB Daily\$ rebates can be found under Clause 7 and 11 of Promotion Terms & Conditions.

**Q12. I made a RedMart only order and cart out via Lazada app. Will I be able to receive 5% POSB Daily\$ Rebate for this promotion?**

Yes, RedMart transactions will qualify for this promotion.

**Q13. I made an online food delivery order via GrabFood. Will I be able to receive 10% POSB Daily\$ Rebate for this promotion?**

No, GrabFood orders will not be eligible to receive 10% POSB Daily\$ Rebate as it is not part of this promotion. Purchases that qualify for additional POSB Daily\$ rebates can be found under Clause 7 and 11 of Promotion Terms & Conditions.

**Q14. I used to receive 3% POSB Daily\$ Rebate for dining at McDonald's. Why do I not receive it now?**

McDonald's and other fast-food providers' transactions are no longer eligible to receive 3% POSB Daily\$ Rebate.

Purchases that qualify for additional POSB Daily\$ rebates can be found under Clause 7 and 11 of Promotion Terms & Conditions.

**Q15. I have purchased a large ticket-size item, but payment is made via Instalment Payment Plan (IPP) facility. Is this transaction eligible as a Qualified Spend?**

IPP transactions are excluded from the Qualified Spend. The full list of exclusions can be found under Clause 5 of the Promotion Terms & Conditions.

**Q16. a) I've made a purchase today, but it is not yet reflected on the Promotion Tracker in the DBS PayLah! App.**

Your purchase transaction will need to be posted by the merchant, and subsequently will take about 3 working days for the transaction to be updated to the Promotion Tracker.

**b) I've made a purchase on 31 January 2022, but it is not yet reflected on the Promotion Tracker in the DBS Lifestyle App. Will this purchase be included?**

Qualified spend is tracked based on transaction date, however transaction needs to be posted by the merchant by the 11<sup>th</sup> day of the following month. Kindly note that DBS is not responsible for any failure or delay in the posting of transactions by the merchant which may result in the transactions being omitted in the computation of minimum qualified spend and/or accordance of POSB Daily\$ rebates.

**Q17. Can I accumulate the minimum qualified spend across multiple DBS/POSB Cards?**

The minimum qualified spend is only applicable for purchases charged to your POSB Everyday card (including spend by POSB Everyday Supplementary card) during the Promotion Period.