

POSB Everyday Card – Up to 10% Cash Rebates
FREQUENTLY ASKED QUESTIONS

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 shopping merchants. Cardmembers are auto enrolled and no registration is required.

Q2. How long is the Promotion for?

The Promotion is valid until further notice ('Promotion Period')

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.

Please refer here for the [full POSB Everyday Card Terms and Conditions](#)

Q5. What is the maximum Daily\$ rebates that I can earn per calendar month?

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

- a maximum of Daily\$15 for Dining spend
- a maximum of Daily\$15 for Shopping spend

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

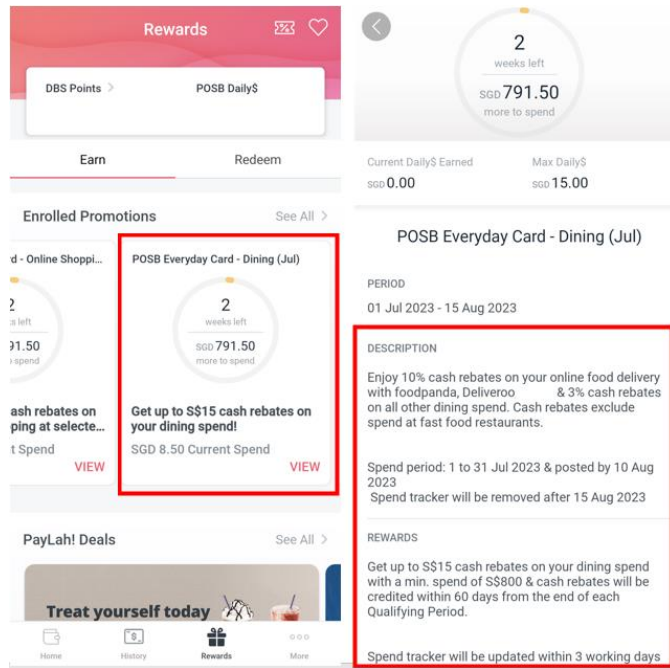
Simply download/log-in to DBS PayLah! App using your Touch / Face ID or DBS PayLah! Password, look for the "Enrolled Promotions" promo banner under "Rewards" Section.

You will be able to track your Qualified 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

Q7. Why do I see two Promotion Trackers under "Rewards" section in the DBS PayLah! App for this promotion?

The two Promotion Trackers reflects your qualified card spending and Daily\$ rebates earned under each Dining and Shopping 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 with foodpanda, Deliveroo & 3% cash rebates on all other dining spend. Cash rebates exclude spend at fast food restaurants.

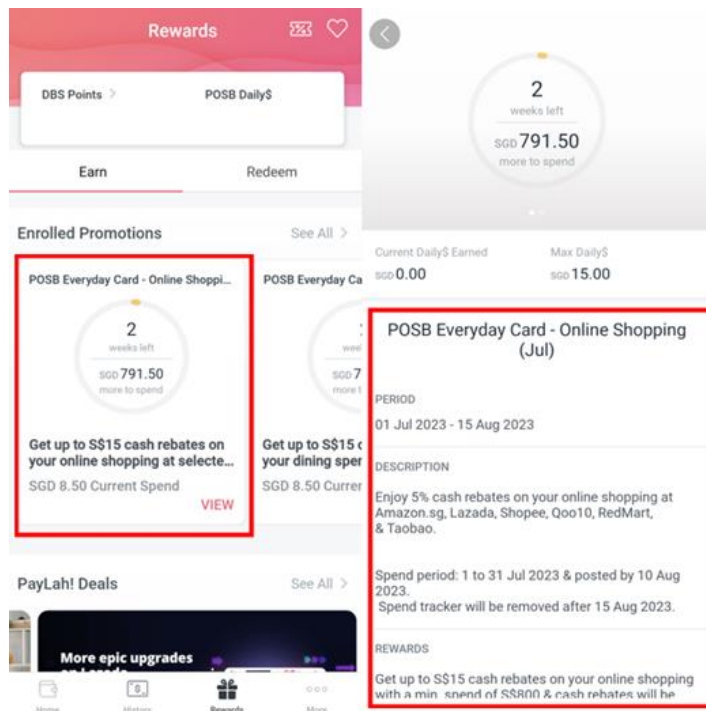
Spend Period: 1 – 31 Jul 2023 and posted by 10 Aug 2023.

Spend tracker will be removed after 15 Aug 2023.

Reward(s)
 Get up to S\$15 cash rebates on your dining 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.

Online Shopping category



Description
 Earn 5% cash rebates on your online shopping at Amazon.sg, Lazada, Shopee, Qoo10, RedMart & Taobao

Spend Period: 1 to 31 Jul 2023 and posted by 10 Aug 2023.

Spend tracker will be removed after 15 Aug 2023.

Reward(s)
 Get up to S\$15 cash rebates on your online shopping spend with a min spend of S\$800 & cash rebates will be 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 cash rebates, and how much rebates will I receive?

The base 0.3% Daily\$ rebate for your eligible dining and shopping 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 S\$800 minimum spend for that month, that will be credited to your Card Account within 60 days of the end of each month.

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

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

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

If you do not meet the minimum S\$800 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 Daily\$ Rebates of up to a maximum of Daily\$30 per calendar month (capped at Daily\$15 per category). Kindly note that the Daily\$ rebates is inclusive of the base Daily\$ rebates of 0.3% that was credited upfront.

Here's an illustration of the eligible spend types and the amount of cash rebates you will receive.

Category	Type of Spend	Spend Amount	Additional Rebates %	Additional Rebates	0.3% Base Rebates	Cash Rebates Earned	Remarks
Dining	Ordering foodpanda	\$80	9.7%	\$7.76	\$0.24	\$8	Subject to Daily\$15 cap
	Dining at a restaurant	\$150	2.7%	\$4.05	\$0.45	\$4.50	
	Subtotal			\$11.81	\$0.69	\$12.50	
Shopping	Online shopping at Taobao	\$300	4.7%	\$14.10	\$0.90	\$15.00	Subject to Daily\$15 cap
	Online shopping at Qoo10	\$150	4.7%	\$7.05	\$0.45	\$7.50	
	Subtotal			\$21.15	\$1.35	\$15.00	
All other categories	All other spend	\$200	N.A	N.A	\$0.60	\$0.60	No cap

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

Total Rebates: S\$27.50 (additional rebates) + S\$2.64 (base rebates) = **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% Daily\$ Rebates for this promotion?

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

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

No, GrabFood orders will not be eligible to receive 10% POSB Daily\$ Rebate as it is not part of the POSB Everyday Card Dining promotion.

Q14. Will I receive 3% Daily\$ Rebates for my fast food purchases like McDonald's??

McDonald's and other fast-food providers' transactions are not eligible to receive 3% Daily\$ Rebate for dining spend. However, they will still be eligible for the 0.3% base rebates for all other spend.

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 4 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 2023, 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 11th 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 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.