

Terms and Conditions Governing the POSB Everyday Card Up to 10% Rebates Promotion (“Promotion”)

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

Definitions

1. The Promotion period shall run from 1 October 2021 to 30 June 2022, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable for all POSB Everyday Card (“**POSB Card**”) Personal Principal Credit cardmembers (“**Eligible Cardmember**”).
3. “**Eligible Card**” means Cardmember’s card account(s) must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the POSB Everyday Card Agreement) throughout Promotion Period and at the time when Daily\$ Rebate is being credited.
4. “**Qualified Spend**” refers to retail transactions charged to the POSB Everyday Card Account in a calendar month and posted into the Card Account at the point of computation of the Rebate (“**Daily\$ Rebate**”). It includes:
 - a) only retail transactions that are in local and foreign currencies posted to the Card Account and captured in the Promotion Tracker at the point of computation of the Daily\$ Rebate will be considered as Qualifying Spend, and
 - b) Principal and Supplementary Card spend, aggregated at account level.
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*” (with effect from 1 June 2022);
 - 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\$800 Qualified Spend within each calendar month of the Promotion Period to qualify (“**Qualified Cardmember**”).
7. The Promotion allows an Eligible Cardmember to earn up to 10% cash rebates on retail transactions (in the form of POSB Daily\$) made at defined Merchant Category Code (“**MCC**”) if he/she fulfils the Qualifying Spend. Each Qualified Cardmember will receive up to a maximum of S\$30 POSB Daily\$ per calendar month (cap at S\$15 per category) as illustrated below.

Category	Description	Rebate %	Rebate Cap
Dining	Online food delivery transactions on foodpanda, Deliveroo and WhyQ only	10%	Daily\$15 per calendar month
	All other dining spend	3%	
Online Shopping	Online transactions on Amazon.sg, Lazada, RedMart on Lazada, iHerb, Qoo10, Shopee (excluding ShopeePay) and Taobao	5%	Daily\$15 per calendar month

- 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 Daily\$ Rebates.
 - b) Cash rebates is inclusive of the applicable 0.3% POSB Daily\$ base rebate which will be credited upfront, and the additional POSB Daily\$ rebate will be credited to the Qualified Cardmembers’ Card Account within 60 days of the end of each Qualifying Period.
8. Each Qualified Cardmember is entitled to one-time additional POSB Daily\$ rebate throughout each calendar month of the Qualifying Period, regardless of the total Qualified Spend made by Cardmember during the Promotion Period.

Month	Qualifying Period
1	1 to 31 October 2021
2	1 to 30 November 2021
3	1 to 31 December 2021
4	1 to 31 January 2022
5	1 to 28 February 2022
6	1 to 31 March 2022
7	1 to 30 April 2022
8	1 to 31 May 2022
9	1 to 30 June 2022

9. The Promotion Tracker is available in DBS PayLah! App. It will be updated within 3 working days after each Qualified Spend transaction is posted, and the transaction will appear in “History” section of the DBS PayLah! App.



Neighbours first, bankers second

10. 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.

11. An illustration of Qualified Spend made during Promotion Period:

Your Spend	Spend Amount	Qualified Spend?	Eligible for up to 10% Rebates?
Online food delivery order from Deliveroo/foodpanda/WhyQ	S\$30	Yes	Yes
Online food delivery order from Grabfood	S\$30	Yes	No
Online food delivery order from a fast food restaurant	S\$30	Yes	No
Dining transaction at a restaurant	\$80	Yes	Yes
Dining transaction at a hotel	\$80	Yes	No
Online purchase on Amazon.sg	\$30	Yes	Yes
Online purchase on Amazon Prime Now	S\$80	Yes	No
Online purchase on Lazada only cart-out transaction	S\$60	Yes	Yes
Online purchase on Lazada and RedMart (in a single cart-out transaction)	S\$60	Yes	Yes
Online purchase on Redmart only cart-out transaction	S\$60	Yes	Yes
Online purchase on Shopee/ Qoo10	S\$60	Yes	Yes
Online purchase on Taobao.com	S\$50	Yes	Yes
Retail shopping at department stores	S\$200	Yes	No
InstaRewards redemption with Daily\$	S\$80	No	No
Top-up of EZ-link card	S\$50	No	No
Top-up GrabPay credits	S\$50	No	No
Payment to SmoovPay/ MoneySend, Skrill.com	S\$30	No	No
Payment via AXS Station/ AXS e-Station/ AXS m-Station	S\$300	No	No
IPP transaction	S\$1,500	No	No

POSB Daily\$ Rebate Notification

12. A Push Notification with eligible POSB Daily\$ Rebate will be sent to all Qualified Cardmembers once the Qualified Spend is reached for each calendar month within the Qualifying Period. Please download DBS PayLah! App and enable "Allow Notifications" in Mobile Settings to receive this.

General

13. For non-Singapore dollar Qualifying Spend charged to a POSB Card, the transaction amount posted in the Cardmember's registered 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.

14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

15. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.

16. These terms and conditions shall be read in conjunction with the POSB Card Terms & Conditions. 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 for a copy of the POSB Everyday Card Terms & Conditions.
17. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.