

FREQUENTLY ASKED QUESTIONS

DBS/POSB Debit Cards Ride for Free Promotion (“Promotion”)

1. When is this Promotion happening?

Promotion is valid from 21 August 2023 to 30 April 2024. It includes the following **Pre-Registration Period** and **Promotion Period**:

Month	Pre-registration Period	Promotion Period
1	21 to 31 Aug 2023	1 to 30 Sep 2023
2	21 to 30 Sep 2023	1 to 31 Oct 2023
3	21 to 31 Oct 2023	1 to 30 Nov 2023
4	21 to 30 Nov 2023	1 to 31 Dec 2023
5	21 to 31 Dec 2023	1 to 31 Jan 2024
6	21 to 31 Jan 2024	1 to 29 Feb 2024
7	21 to 29 Feb 2024	1 to 31 Mar 2024
8	21 to 31 Mar 2024	1 to 30 Apr 2024

2. Who can participate in the Promotion?

Promotion is applicable to customers who hold a DBS/POSB Debit Card.

3. How do I participate in this Promotion?

To participate in this Promotion, you must:

- a) Login to DBS PayLah! App, select ‘Rewards’ at the bottom menu bar, then tap ‘Join Now’ on ‘DBS/POSB Debit Ride for Free’ promotion banner.
- b) Be amongst the first 100,000 cardmembers to register for the Promotion.

4. I signed up for a DBS/POSB Debit Card to participate in this Promotion. However, I am unable to find the Promotion tile in DBS PayLah! app to registers. What can I do?

If you have just signed up for a DBS/POSB Debit Card, you will need to wait for up to 3 working days for your account to be linked up to the Promotions tiles in DBS PayLah! app.

Please check your DBS PayLah! app after 3 working days. If you still do not sight the Promotion tile, please contact DBS hotline to assist in troubleshooting.

5. If I registered during the Pre-Registration Period, do I have to register again when the Promotion starts on the first of every month?

If you have registered during Pre-Registration Period, you will be auto enrolled into the Promotion for that respective Promotion Period. You do not need to register again when Promotion starts.

Kindly note that you will be required to register for each month of the Promotion.

6. I missed out registering in the Promotion during the pre-registration period. Can I still register during the Promotion Period?

We have allocated 100,000 registration slots. If registration slots are still available after the Pre-registration Period, you can still enrol for this Promotion.

7. What is the benefit of Pre-Registering?

There are limited registration slots for the Promotion; a total of 100,000 registration slots are available. To secure your slot in this Promotion, we encourage cardmembers to register early before Promotion starts to avoid disappointment.

In addition, cardmembers who register early will start accumulating eligible spend once Promotion starts. Here's an illustration below:

Scenarios	Spend Tracker Period
Cardmember registers between 21 to 31 Aug 2023	Spend tracking for shopping, grocery and transport spend will start from <u>1 Sep 2023, 00:00</u>
Cardmember registers post Promotion launch on 5 Sep 2023	<p>Spend tracking will start from <u>5 Sep 2023, 00:00</u></p> <ul style="list-style-type: none"> Any shopping and grocery transactions made from 1 to 4 Sep 2023 will not be eligible to qualify for min spend. Any transport spend made from 1 to 4 Sep 2023 will not qualify for Transport Rebate.

8. How is my personalised spend goal determined?

Your personalised spend goal is determined based on your income segment and/or your past spending across your DBS/POSB Debit Card.

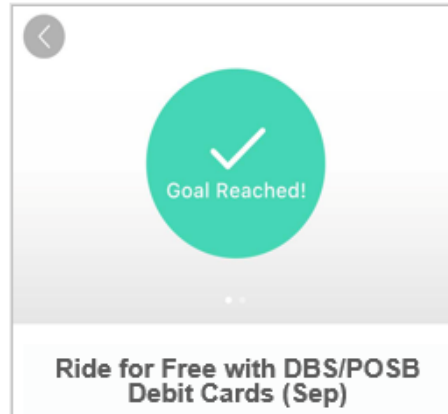
9. How do you determine if I fall within a specific income segment, for example low income of below S\$2,500 per month as mentioned in the press articles on this Promotion?

The income segmentation is based on salary crediting to your DBS/POSB savings/current accounts. Salary crediting will indicate 'Salary' in the transaction description in digi/mobile banking, or your monthly consolidated statements.

To ensure we correctly identify your income segment for the Promotion, please sign up for salary crediting with DBS by referring to the link below: [Put your salary to work | DBS Singapore](#)

10. How do I know if I have met my personalised spend goal?

You will receive a push notification within 3 working days once you have met your personalised spend goal, to notify you that you have qualified for your Transport Rebate. Your DBS PayLah! Tracker will also display 'Goal Reached'.



11. Does overseas spend qualify as eligible spend as well?

Yes, overseas Shopping and Grocery spend qualify as eligible spend as well.

12. Will my personalised spend goal change every month?

Your personalised spend goal may be reviewed from time to time. Please refer to the Promotion spend tracker in DBS PayLah! App for your latest personalised spend goal.

13. I did not meet my personalised spend goal in Sep. Can my eligible spend be accumulated in Oct to qualify for Oct Transport Rebate?

The spend counter will be reset on a monthly basis. You will need to register for Oct's Promotion and re-start your accumulation of eligible spend in the month of Oct for Oct's Transport Rebate.

14. I am using my PAssion POSB Debit Card for my grocery spend and my DBS Visa Debit Card for transport spend. Can I qualify for the Promotion?

Yes, your spend across all DBS/POSB Debit Cards under the same cardmember will be accumulated and qualify for Eligible Spend and Transport Rebate.

15. What is included in the Transport Rebate and how can I qualify for the S\$20 Transport rebate?

The Transport Rebate is applicable for public transport spend for BUS and MRT commute using SimplyGo on your DBS/POSB Debit Card, capped at a total of S\$20 per month.

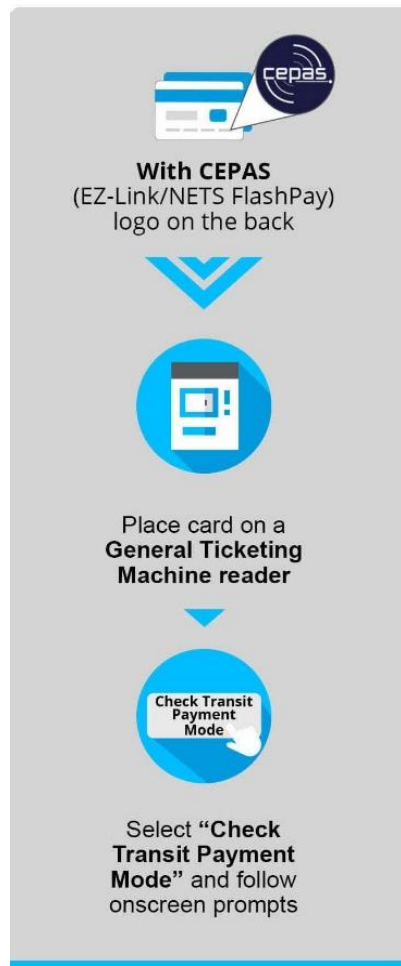
To qualify for Transport Rebate, you will need to meet your personalised spend goal on Shopping and Grocery spend as shown on DBS Paylah! App after you register for the Promotion.

Please note the following exclusions will not qualify for Transport Rebate.:

- a) EZ-link card top-up using DBS/POSB Debit Card
- b) Concession Card top-up using DBS/POSB Debit Card (example, Student and senior Citizen Concession Cards)

16. I am holding a DBS/POSB Debit card with a CEPAS logo at the back. I tried using my debit card for Bus/MRT and is unable to. What can I do?

You will need to switch the payment mode of your card to enable SimplyGo to pay for your Bus/MRT rides. Refer to the step-by-step instructions below:



For more information on how to enable SimplyGo to pay for your Bus/MRT rides, click the link below:

[Make your commute a contactless journey with SimplyGo | DBS Singapore](#)

17. My transport spend transaction for 30 Sep 2023 is posted into my card account on 12 Oct 2023. Will it qualify for cashback?

The cut off for transaction posting is on the 10th of every month. Any spend made within the calendar month but posted after the 10th of the next month will not be considered for eligible spend accumulation or for Transport Rebate.

18. I only hold a DBS UnionPay Platinum Debit Card. Can I participate for this Promotion?

You can register for the Promotion, and your Shopping and Grocery spend will qualify as eligible spend towards your personalised spend goal.

However, UnionPay cards are currently not accepted as a payment mode for SimplyGo. To be able to enjoy the Transport Rebate, you may wish to sign up for another DBS/POSB Debit Card (Visa or Mastercard) for SimplyGo usage.

19. I made eligible spend and transport spend on different DBS/POSB Debit Card. Which card account will my Transport Rebate cashback be credited to?

The Transport Rebate cashback will be credited to the account linked to your last active DBS/POSB Debit Card.

20. Will I get S\$20 Transport Rebate immediately after meeting my spend goal?

Transport Rebate is calculated based on your SimplyGo transactions during the Promotion Period, and will be credited to your card account within 30 days after Promotion Period ends. Do ensure that you have made SimplyGo transactions for your bus/MRT rides during the Promotion Period using your DBS/POSB Debit Card for Transport Rebate to be credited.