



Terms and Conditions Governing Salary & Spend Promotion (“Promotion”)

1. This Promotion is valid from 7 August to 31 October 2024 (“**Promotion Period**”).
2. This Promotion is open to customers who do not have salary crediting arrangement linked to a POSB/DBS account from 1 February to 31 July 2024.
3. To qualify for the Promotion, customer must fulfil the conditions set out below within the Promotion Period (“**Eligible Customers**”):

Conditions to fulfil	Reward
<p>1. Submit the online participation form within the Promotion Period with his/her mobile number and email address registered with POSB/DBS</p> <p>Credit a minimum monthly salary of S\$1,600 via GIRO with transaction code “SAL”/ “PAY” into any of his/her POSB/DBS SGD-denominated accounts (“Salary Crediting Account”) for 3 consecutive months, with the first salary credit taking place within the Promotion Period</p>	S\$300 cash reward
<p>2. Spend a minimum of S\$500 every calendar month across your POSB/DBS Credit and Debit Cards for 3 consecutive months, starting from the month after your first salary credit</p>	Additional S\$200 cash reward
<p>3. Apply for an eligible Principal POSB/DBS Credit Card listed in clause 9 below (“Eligible Card”) online with promo code SCAUG within the Promotion Period</p>	Additional S\$100 cash reward

4. If you register more than once, we will recognise the latest submission within the Promotion Period to determine your eligibility.

Credit/Debit Card Spend

5. The Promotion is applicable to all POSB/DBS personal Principal Credit and Debit Cards (“**Qualifying Cards**”). Spend incurred by supplementary cardmembers will be accorded to the Principal Credit Cardmember.
6. Eligible Customers must make a minimum of S\$500 spend (“**Minimum Spend**”) on Qualifying Cards every calendar month for 3 consecutive months, starting from the month after your first salary credit.
7. Minimum Spend is calculated based on local and/or foreign currencies charged to Qualifying Cards within the Calendar Month and posted by 7th of the following month. Minimum Spend excludes the following:
 - a. bill payments and all transactions made via AXS, SAM and eNETS;
 - b. transactions made with NETS/DBS PayLah!;
 - c. payments to educational institutions;
 - d. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);

- e. payments to government institutions and services (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);
- f. payments to hospitals;
- g. payments to insurance companies (including but not limited to sales, underwriting and premiums);
- h. payments to non-profit organisations;
- i. payments to utility bill companies;
- j. any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to YouTrip, EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay & Singtel Dash);
- k. any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- l. any transaction related to cryptocurrencies;
- m. any transaction with transaction description "AMAZE*";
- n. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
- o. payments made to CardUp, FavePay, iPaymy and SmooyPay;
- p. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys and Pay+Earn);
- q. pre-authorised transactions on the Card account (e.g. hotel bookings);
- r. payments made via online banking;
- s. payments made via telephone or mail orders; and
- t. any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
- u. any other transaction determined by DBS from time to time.

Credit Card Signup

- 8. The Promotion is applicable to customers who are currently not holding on to any Principal POSB/DBS Credit Card and have not cancelled any Principal POSB/DBS Credit Card within the last 12 months.
- 9. Eligible Customers must apply for an Eligible Card online via DBS website or digibank with promo code **SCAUG** within the Promotion Period and approved by 14 November 2024.

List of Eligible Cards:

- a. DBS Altitude American Express® Card
 - b. DBS Altitude Visa Signature Card
 - c. DBS Live Fresh Card
 - d. DBS Woman's Card
 - e. DBS Woman's World Card
 - f. DBS yuu American Express® Card
 - g. DBS yuu Visa Card
 - h. POSB Everyday Card
- 10. Each Eligible Customer is limited to 1 Credit Card Signup reward regardless of the number of Eligible Cards applied or approved during the Promotion Period. Eligible Customer will not be eligible for any other POSB/DBS Card sign-up promotions or in combination with any other promotions.
 - 11. The Credit Card Signup reward shall be forfeited if the Eligible Card is closed or suspended and not in good standing (i.e. to abide by the terms and conditions listed in the POSB/DBS Card Agreement) before it is credited.



12. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit <http://www.dbs.com.sg/dbscardstnc> for a copy of the DBS Cards General Promotions Terms & Conditions.

Cash Reward

13. Each Eligible Customer is entitled to 1 Cash Reward credited to the Salary Crediting Account.

14. Each Salary Crediting Account can only receive one Cash Reward, regardless of the number of joint account holders. If there are more than 1 Eligible Customer for the same Salary Crediting Account, the Cash Reward will be accorded to the earliest registration among the joint account holders.

15. Eligible Customers will receive the Cash Reward according to the schedule below:

Salary Credit	Credit/Debit Card Spend	Receive Reward by end of
August – October 2024	September - November 2024	January 2025
September – November 2024	October – December 2024	February 2025
October – December 2024	November – January 2025	March 2025

16. The Cash Reward is non-transferable, non-assignable and non-exchangeable.

17. The Cash Reward shall be forfeited if the Salary Crediting Account is not in good standing, terminated or suspended before the Reward is credited. DBS is entitled to recover the Reward by debiting the same value from any account that the customer has with POSB/DBS.

General Terms and Conditions

18. This Promotion is not to be used in conjunction with any other ongoing promotion offers.

19. Employees of DBS Bank are not eligible for this promotion.

20. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.

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

22. The decision of DBS Bank on all matters relating to terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation. Subject to and without prejudice to the generality of the foregoing and DBS Bank's record of the entries shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.

23. Customers consent under the Personal Data Protection Act to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on <http://www.dbs.com/privacy>.



Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.