

TERMS AND CONDITIONS GOVERNING HOMETEAMNS-PASSION-POSB DEBIT CARD CASH REBATE PROGRAMME

1. A HomeTeamNS-PAssion-POSB Debit Cardmember (“**Cardmember**”) may earn the following cash rebate (“**Cash Rebate**”) on transactions if he/she charges a minimum of S\$400 to his/her HomeTeamNS-PAssion-POSB Debit Card (“**Card**”) in retail purchases in the same calendar month (“**Qualifying Spend**”):

- a. 2% Cash Rebate on Local Mastercard® Contactless Transactions;
- b. 1% Cash Rebate on Online Transactions; and
- c. 0.3% Cash Rebate on All Other Retail Transactions.

A Cardmember who is a Full Time National Servicemen (NSF) is not subject to a minimum spend of S\$400 on the Card to qualify for the Cash Rebate.

“**Local Mastercard® Contactless Transactions**” refer to retail transactions made via Mastercard Contactless through a contactless payment terminal in Singapore and exclude Magnetic Secure Transmission (MST) technologies transactions made with Samsung Pay.

“**Online Transactions**” refer to retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction through Mastercard Worldwide networks and excludes payments made via telephone, mail order and online banking.

“**All Other Retail Transactions**” refer to retail transactions which are not Mastercard Contactless Transactions and Online Transactions.

2. Qualifying Spend is calculated based on posted local and foreign retail sales via Mastercard, and excludes transactions involving NETS, interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments, any top-ups or payments of funds to any payment service providers, prepaid cards and any prepaid accounts, and fees charged by DBS.

3. Cash Rebate will not be awarded for:

- a. payments to educational institutions;
- b. 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);
- c. payments to insurance companies (sales, underwriting, and premiums);
- d. payments to charities, religious and social service organisations;
- e. payments to financial institutions (including banks and brokerages);
- f. utility bill payments;
- g. payments to hospitals and professional service providers;
- h. payments made via AXS and SAM, bill payment transactions and eNETS transactions;
- i. any top-ups or payments of funds to any payment service providers, prepaid cards and any prepaid accounts; and
- j. any other transactions effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS may in its sole and absolute discretion choose to disallow.

4. Cash Rebate is rounded up to the nearest 2 decimal places and there is no cap on the Cash Rebate earned by a Cardmember.

5. Cash Rebate will be credited to the Cardmember's Card account in the form of HomeTeamNS\$ within 90 days of the following calendar month the Qualifying Spend is charged to and posted in the Card account.

6. HomeTeamNS\$ earned in a Cardmember's Card account can be redeemed at all HomeTeamNS clubhouses and participating merchants. The HomeTeamNS\$ which is not redeemed 1 year from the date it is earned will be forfeited.

7. The eligible Cardmember's account must be at good standing and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cash Rebate. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cash Rebate is credited into the said account, DBS reserves the right not to credit the Cash Rebate.

8. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the Cash Rebate.

9. DBS reserves the right to claw-back the Cash Rebate without prior notice if it reasonably determines that the customer is not eligible for the Cash Rebate, including where the Cash Rebate was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend. If the Qualifying Card and/or primary account is terminated at any time, for any reason, whether by the Cardmember or DBS, any Cash Rebate earned will not be credited to the Cardmember's account. Debit Card Agreement and Terms and Conditions Governing Accounts apply.

10. DBS may vary these Terms and Conditions or suspend or terminate the Cash Rebate without any notice or liability to any party.

11. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) 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 Cash Rebate, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.

12. DBS' decision on all matters relating to the Cash Rebate shall be final. No correspondence or claims will be entertained.

TERMS AND CONDITIONS GOVERNING SAFRA DBS DEBIT CARD CASH REBATE PROGRAMME

1. A SAFRA DBS Debit Cardmember ("**Cardmember**") may earn the following cash rebate ("**Cash Rebate**") on transactions if he/she charges a minimum of S\$400 to his/her SAFRA DBS Debit Card ("**Card**") in retail purchases in the same calendar month ("**Qualifying Spend**"):

(a) 2% cash rebate on Local MasterCard® contactless Transaction ("**Local MasterCard Contactless Transactions**");

(b) 1% cash rebate for Online Transactions ("**Online Transactions**"); and

(c) 0.3% cash rebate on all other transactions excluding Contactless Transactions and Online Transactions with their Card ("**All Other Retail Transactions**").

A Cardmember who is a Full Time National Servicemen (NSF) is not subject to a minimum spend of S\$400 on the Card to qualify for the Cash Rebate.

"**Local MasterCard Contactless Transactions**" refer to retail transactions made via MasterCard Contactless through a contactless payment terminal in Singapore and exclude Magnetic Secure Transmission (MST) technologies transactions made with Samsung Pay.

"**Online Transactions**" refer to retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction through MasterCard Worldwide networks and exclude payments made via telephone, mail order or online banking.

"**All Other Retail Transactions**" refer to retail transactions which are not MasterCard Contactless Transactions and Online Transactions.

SAFRA\$ Cash Rebate shall not be awarded for the following:

- a. Payments to educational institutions;
- b. Payment 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);
- c. Payment to insurance companies (sales, underwriting, and premiums);
- d. Payment to non-profit organisations;
- e. Payments to financial institutions (including banks and brokerages);
- f. Utility bill payments;
- g. Payments to hospitals and professional service providers;
- h. Payments made via AXS and SAM, bill payment transactions and eNets transactions;
- i. Any top-ups or payment of funds to any payment service providers, prepaid cards and any prepaid accounts;
- j. Any other transaction effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS Bank may in its sole and absolute discretion choose to disallow.

2. Cash Rebate under this cash rebate programme is issued in the form of SAFRA\$ and it is rounded up to the nearest 2 decimal places. Cash Rebate is capped at a maximum of SAFRA\$50 per Card account per calendar month. The Cash Rebate will be credited within 90 days of the following calendar month of which the transaction was made.

3. "**Qualifying Spend**" is calculated based on posted local and foreign retail sales via MasterCard, and excludes NETS, interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS

payments, SAM online bill payments, bill payments, payment of funds to any payment service providers, prepaid cards and any prepaid accounts, payments to educational institutions, payments to government institutions and services, payments to insurance companies and fees charged by DBS Bank Ltd ("**DBS**").

4. SAFRA\$ earned will expire 12 calendar months from the date it was earned. All expired SAFRA\$ will be forfeited.

5. In the event that a Cardmember's Card account is terminated or suspended for any reason, the said Cardmember will be disqualified from participating in the cash rebate programme and any SAFRA\$ accumulated shall be automatically forfeited or cancelled.

6. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the Cash Rebate.

7. DBS' decision on all matters relating to the Cash Rebate is final. No correspondence or claims will be entertained.

8. DBS may vary these terms and conditions or suspend or terminate the Cash Rebate programme by providing Cardmembers 30 days' notice via any mode of communication at DBS' discretion before any variation, suspension or termination takes effect.

9. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) 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 Cash Rebates, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.