

**POSB Everyday Card Terms and Conditions**

1. Promotion is valid till 31 December 2017. 5% discount when charged to any DBS/POSB Credit or Debit Card (with the exception of DBS Esso MasterCard Cards) plus 10% discount with SPC&U Card. Aforementioned discounts only applicable for petrol purchases. POSB Everyday Cardmembers enjoy 6% cash rebate on the final charge amount (after any other applicable discounts).
2. Cash rebate will be awarded on a maximum spend of S\$1,000 (equivalent to Daily\$50) at Sheng Siong per calendar month.
3. 1% cash rebate on your POSB Everyday Card for SP Group and StarHub will be credited by the end of the following calendar month on the month the transaction is made. No cash rebates will be awarded beyond the maximum spend of S\$100 per month. For SP Group, recurring charges are applicable only to accounts under the name of the main or supplementary cardholder.
4. Cash Rebate will not be awarded on:
  - payments to educational institutions;
  - 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);
  - payment to insurance companies (sales, underwriting, and premiums);
  - payment to non-profit organisations;
  - Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
  - any top-ups or payment of funds to any payment service providers, prepaid cards and any prepaid accounts;
  - bill payments and all transactions via AXS;
  - 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); 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

Please note of the following changes: With effect from 1 October 2013, Bill Payments using a DBS/POSB Credit Card via the AXS terminals will cease to earn DBS Points / DBS/POSB Loyalty Dollars. DBS Points / DBS/POSB Loyalty Dollars will continue to be awarded for other applicable transactions on your DBS/POSB Credit Card.

For existing POSB MasterCard® Cardmembers: Any outstanding balance, instalment payment plan and DBS/POSB GIRO tagged to your current POSB MasterCard® Card will be transferred to your new POSB Everyday MasterCard® Card upon approval. Thereafter, your current POSB MasterCard® Card will be terminated within 14 days. Please make the necessary arrangements to reassign any recurring and/or GIRO with other banks or billing organisations to your new POSB Everyday MasterCard® Card.