

POSB Everyday Card Terms and Conditions

1. Promotion is valid till 30 June 2019. 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 rebates on the final charge amount (after any other applicable discounts).
2. Cash rebates will be awarded on a maximum spend of S\$1,000 (equivalent to Daily\$50) at Sheng Siong per calendar month.
3. 1% cash rebates 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. The 1% cash rebates on your POSB Everyday Card at Geneco, iSwitch and Union Power will be awarded in the following manner. For transactions made in the month of November 2018, the existing applicable 0.3% rebate will be credited upfront and the additional 0.7% cash rebates will be credited to the eligible Principal POSB Everyday Cardmember Card Account, within 60 calendar days following the month the transaction is charged and posted to the Card Account.

With effect from 1 December 2018, 1% cash rebates on your POSB Everyday Card for Geneco, iSwitch and Union Power will be credited by the end of the following calendar month on the month the transaction is made.

5. Best Electricity, Ohm Energy and Tuas Power are engaging SP Group for its billing services, thus the 1% cash rebates earned on POSB Everyday Card for Best Electricity, Ohm Energy and Tuas Power's electricity bill, will be credited by the end of the following calendar month on the month the transaction is made. The transaction "SP Services" will be reflected on customer's credit card bill. No cash rebates will be awarded beyond the maximum spend of S\$100 per month. Recurring charges are applicable only to accounts under the name of the main or supplementary cardholder.

DBS and the Participating Merchants on POSB Everyday Card Loyalty Programme reserve the right to amend the Terms and Conditions without prior notice. All decisions made by DBS and the Participating Merchants in respect to this promotion is final.

6. Cash Rebates 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;
- Singtel Dash related transactions
- bill payments and all transactions via AXS or SAM;
- 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 10 July 2018, Hawk Rent A Car will cease rewarding cash rebates for POSB Everyday Card Loyalty Programme.

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.