

**POSB Everyday Card Terms and Conditions**

1. Promotion is valid till 30 September 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 Services 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 Services, recurring charges are applicable only to accounts under the name of the main or supplementary cardholder.

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.