

POSB Everyday Card: SPC 20.1% Fuel Savings and Additional 2% Cash Rebates Terms and Conditions**1. SPC 20.1% Fuel Savings :**

- Promotion is valid till 31 March 2023.
- It includes 5% discount when charging petrol purchases at any SPC petrol station to any DBS/POSB Credit or Debit Card (with the exception of DBS Esso Mastercard Cards), plus 10% discount with SPC&U Card (non-SPC&U member will receive 5% discount), and an additional 6% cash rebates on the final charge amount (after any other applicable discounts) when charging to a POSB Everyday Card only.
- Check on-site for updates.

2. SPC Additional 2% Cash Rebates :

- Promotion is valid till 31 March 2023.
- Cardmembers must accumulate a minimum of S\$800 “Qualified Spend” within each calendar month of the promotion period to qualify.
- Qualified Spend refers to retail transactions charged to the POSB Everyday Card Account in a calendar month and posted into the Card Account at the point of computation of the Rebate (“Daily\$ Rebate”). It includes:
 - a. only retail transactions that are in local and foreign currencies posted to the Card Account and captured in the Promotion Tracker at the point of computation of the Daily\$ Rebate will be considered as Qualifying Spend, and
 - b. Principal and Supplementary Card spend, aggregated at account level.
- Qualified Spend excludes the following:
 - a. refund(s) into the Card account;
 - b. pre-authorisation transactions on the Card account, e.g. hotel bookings;
 - c. payments to government institutions, e.g. 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;
 - d. payments to financial institutions (including banks and brokerages), insurance companies (sales, underwriting, and premiums), schools, and professional service providers;
 - e. any top-ups or payment of funds to any payment service providers, prepaid cards and any prepaid accounts, and merchants who are categorised as “payment service providers” and/or “online payment gateway”, e.g. MoneySend, Skrill.com, Matchmove.com, SmoovPay, CardUp, iPaymy, GrabPay, ShopeePay, Razer Pay, Youtrip;
 - f. payments made via AXS (except Pay+Earn), SAM online bill payments, all other bill payments via internet banking and all fees charged by POSB;
 - g. charities and donations;
 - h. NETS transactions;
 - i. any transaction with transaction description “AMAZE*” (with effect from 1 June 2022);

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- j. balance transfers, cash advance, My Preferred Payment Plan (“MP3”) monthly transactions, and any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges);
 - k. 0% interest-free Instalment Payment Plan (“IPP”) transaction(s);
 - l. betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
 - m. payments to hospitals;
 - n. payments to utility bill companies; and
 - o. any other transactions determined by POSB from time to time.
- Each Qualified Cardmember will receive up to a maximum of S\$15 POSB Daily\$ per calendar month.
 - The additional POSB Daily\$ rebate will be credited to the Qualified Cardmembers’ Card Account within 60 days of the end of each calendar month.