

**POSB Everyday Card Terms and Conditions**

1. SPC: Promotion is valid till 30 September 2020. 20.1% Fuel Savings 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. Electricity and Recurring Utilities Bills:
  - a) iSwitch and Union Power: 1% cash rebate will be credited by the end of the following calendar month on the month the transaction is made.
  - b) Geneco: 1% cash rebate will only be awarded for Recurring Bill Payment and credited by the end of the following calendar month on the month the transaction is made.
  - c) Sembcorp Power: 1% cash rebate will be awarded up to a maximum cumulative spend of S\$100 (equivalent to Daily\$1) per calendar month. Cash rebates will be credited by the end of the following calendar month on the month the transaction is made.
  - d) SP Group: 1% cash rebate will be awarded up to a maximum cumulative spend of S\$100 (equivalent to Daily\$1) for SP Group Recurring Bill Payment per calendar month. Cash rebates will be credited by the end of the following calendar month on the month the transaction is made. Recurring charges are applicable only to accounts under the name of the main cardholder.
  - e) Best Electricity, Ohm Energy and Tuas Power: 1% cash rebate will be credited by the end of the following calendar month on the month the transaction is made. Electricity bills charged by these merchants are billed through SP Group and the maximum cumulative spend of S\$100 (equivalent to Daily\$1) for SP Group applies. Recurring charges are applicable only to accounts under the name of the main cardholder.
3. Starhub: 1% cash rebate will be awarded up to a maximum cumulative spend of S\$100 (equivalent to Daily\$1) for Starhub Recurring Bill Payment and in-store purchase per calendar month. Cash rebates will be credited by the end of the following calendar month on the month the transaction is made.
4. Sheng Siong: 5% cash rebates will be awarded up to a maximum cumulative spend of S\$800 (equivalent to Daily\$40) at any Sheng Siong store per calendar month.

5. Watsons: 3% cash rebates will be awarded for Watsons in-store and online transactions.
- a. For in-store transactions, the full 3% cash rebate will be credited upfront.
  - b. For online transactions, 3% cash rebate will be credited in the following manner:

<b>Transaction Date</b>	<b>Cash Rebate Crediting</b>	<b>Additional 2.7% Cash Rebate Crediting Date</b>
1 to 31 Jan 2020	- 0.3% cash rebate is credited upfront; - additional 2.7% cash rebate will be credited by stipulated crediting date	31 Mar 2020
1 to 29 Feb 2020		30 Apr 2020
1 Mar to 19 Apr 2020		31 May 2020
20 Apr 2020 onwards	Full 3% cash rebate will be credited upfront	N/A

DBS and the Participating Merchants on POSB Everyday Card Loyalty Programme reserve the right to amend the Terms and Conditions without prior notice. POSB shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for receiving their respective cash rebates. All decisions made by DBS and the Participating Merchants in respect to this promotion is final.