

POSB Everyday Card TERMS AND CONDITIONS

Definitions

“**Minimal Spend Requirement**” 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:

1. 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 part of the Minimal Spend Requirement, and
2. Principal and Supplementary Card spend, aggregated at account level.

Minimal Spend Requirement excludes the following:

- a. any transaction that is subsequently cancelled, voided, refunded or reversed (“Refunded Transactions”) for any reason. Refunded Transactions will be deducted from the Minimal Spend Requirement, when computing any Cash Rebates.;
- 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, Youtrip, RazerPay, ShopeePay;
- 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*”;
- 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.

“**Qualified Cardmember(s)**” refer(s) to POSB Everyday Cardmembers whose card accounts are not suspended and in good standing, abiding by the terms and conditions listed in the POSB Card Agreement, throughout the respective promotional periods (both the spend and awarding periods).

“**Cash rebates**” refers to the awarding of the Daily\$ Rebate to the cardmember’s POSB Everyday Card account, unless otherwise stated.

Cash Rebates Awarding

1. Sheng Siong:

- 5% cash rebates are capped at Daily\$30 per calendar month for Sheng Siong in-store and online transactions.
 - a. For in-store transactions, 5% cash rebates will be credited upfront.
 - b. For online transactions, 5% cash rebates will be credited upon successful sales settlement.

2. Utilities:

Tier 1 – 1% cash rebates, capped at Daily\$1 per calendar month (no min. spend required)

Electricity Retailers	Cash Rebates	Crediting Date
SP Group^, Geneco, Union Power, Tuas Power*	1% cash rebates on recurring utilities bill payments, capped at POSB Daily\$1 per calendar month	Upon successful sales settlement

Tier 2 – Additional 2% cash rebates, capped at Daily\$2 per calendar month (no min. spend required)

Electricity Retailers	Cash Rebates	Crediting Date
SP Group^, Geneco, Sembcorp Power, Union Power, Keppel Electric, Senoko Energy, Tuas Power*	Additional 2% cash rebates on recurring utilities bill payments, capped at POSB Daily\$2 per calendar month	Within 60 days of the end of each calendar month

^Only for Recurring Bill Payments made via the SP Utilities App.

*Tuas Power: Electricity bills charged by these retailers are billed through SP Group.

3. SPC

a. 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 (except for 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.

b. Additional 2% Cash Rebates:

- Promotion is valid till 31 March 2023.
- Cardmembers must accumulate a minimum of S\$800 worth of retail transaction(s) (“Minimum Spend Requirement”) to their POSB Everyday Card in the same calendar month to qualify.
- Each Qualified Cardmember will receive up to a maximum of Daily\$15 per calendar month.
- The additional Daily\$ rebate will be credited to the Qualified Cardmembers’ Card Account within 60 days of the end of each calendar month

4. Speedycare:

- 2% cash rebates will be awarded for outlets listed [here](#).

5. Watsons:

- 3% cash rebates will be awarded for Watsons in-store and online transactions; including scan-and-go transactions.
 - a. For in-store transactions, 3% cash rebates will be credited up front.
 - b. For online transactions, 3% cash rebates will be credited upon successful sales settlement.

6. Pet Lovers Centre:

- 3% cash rebates with minimum spend of S\$15 on regular-priced items will be awarded for outlets listed in www.petloverscentre.com.
- Cash rebates will not be awarded for the following:
 - a. Veterinary, grooming, home delivery and online services;
 - b. Sale of live animals;
 - c. Sale of gift vouchers;
 - d. In conjunction with PLC VIP Member's discount.

7. Dining:

Merchants	Cash Rebates	Crediting Date
Online food delivery from foodpanda, Deliveroo and WhyQ	10% cash rebates	Within 60 days of the end of each calendar month
All other dining spend (excluding fast food spend)	3% cash rebates	

- Cardmembers must accumulate a minimum of S\$800 worth of retail transaction(s) ("Minimum Spend Requirement") to their POSB Everyday Card in the same calendar month.
- Each Qualified Cardmember will receive up to a maximum of Daily\$15 per calendar month.

8. Online Shopping:

Merchants	Cash Rebates	Crediting Date
Online shopping at Amazon.sg, Lazada, Qoo10, Shopee, RedMart, iHerb, and Taobao	5% cash rebates	Within 60 days of the end of each calendar month

- Cardmembers must accumulate a minimum of S\$800 worth of retail transaction(s) ("Minimum Spend Requirement") to their POSB Everyday Card in the same calendar month.
- Each Qualified Cardmember will receive up to a maximum of Daily\$15 per calendar month.

9. Popular:

- Cash rebates is inclusive of the 0.3% Daily\$ base rebate which will be credited upfront, and an additional 7.7% Daily\$ rebate will be credited to the Qualified Cardmembers' Card Account within 60 days of the end of each month.
- Cardmembers must accumulate a minimum of S\$800 worth of retail transaction(s) ("Minimum Spend Requirement") to their POSB Everyday Card in the same calendar month.
- Each Qualified Cardmember will receive up to a maximum of Daily\$15 per calendar month.

10. Telecommunications:

Telco Provider	Cash Rebates	Crediting Date
StarHub, Singtel, Singtel GOMO, StarHub giga, M1, MyRepublic, Circles.Life	3% cash rebates on recurring telecommunications bill payments	Within 60 days of the end of each calendar month

- Cardmembers must accumulate a minimum of S\$800 worth of retail transaction(s) (“Minimum Spend Requirement”) to their POSB Everyday Card in the same calendar month.
- Each Qualified Cardmember will receive up to a maximum of Daily\$3 per calendar month.

General Terms and Conditions

1. Any Cash Rebates awarded by DBS/POSB in respect of Refunded Transactions will be deducted from the Card Account accordingly.
2. DBS/POSB and the Participating Merchants on POSB Everyday Card Loyalty Programme reserve the right to amend the Terms and Conditions without prior notice.
3. DBS/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.
4. All decisions made by DBS/POSB and the Participating Merchants in respect to this promotion is final.