



Neighbours first, bankers second

Terms and Conditions Governing HomeTeamNS-PAssion-POSB Debit Card Cash Rebate Programme (“Programme”)

1. A HomeTeamNS-PAssion-POSB Debit Cardmember (“**Cardmember**”) may earn the following cash rebate (“**Cash Rebate**”) on transactions if he/she charges a minimum of S\$400 to his/her HomeTeamNS-PAssion-POSB Debit Card (“**Card**”) in retail purchases in the same calendar month (“**Qualifying Spend**”):
 - a. 2% Cash Rebate on Local Mastercard® Contactless Transactions;
 - b. 1% Cash Rebate on Online Transactions; and
 - c. 0.3% Cash Rebate on All Other Retail Transactions.

A Cardmember who is a Full Time National Servicemen (NSF) is not subject to a minimum spend of S\$400 on the Card to qualify for the Cash Rebate.

Local Mastercard Contactless Transactions refer to retail transactions made via Mastercard Contactless through a contactless payment terminal in Singapore and exclude Magnetic Secure Transmission (MST) technologies transactions made with Samsung Pay.

Online Transactions refer to retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction through Mastercard Worldwide networks and excludes payments made via telephone, mail order and online banking.

All Other Retail Transactions refer to retail transactions which are not Mastercard Contactless Transactions and Online Transactions.

2. Qualifying Spend is calculated based on local and foreign Mastercard retail sales that are charged to the Card in a calendar month and posted to the Card at the point of computation of the Cash Rebate. It excludes transactions involving NETS, interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments, any top-ups or payments of funds to any payment service providers, prepaid cards and any prepaid accounts, and fees charged by DBS.
3. Cash Rebate will not be awarded for:
 - a. Payments to educational institutions;
 - b. Payments 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);
 - c. Payments to insurance companies (sales, underwriting, and premiums);
 - d. Payments to non-profit organisations;
 - e. Payments to financial institutions (including banks, online trading platforms and brokerages);

- f. Payments to CardUp, iPaymy, Mileslife and SmoovPay;
 - g. Payments to utility bill companies;
 - h. Payments to hospitals and professional service providers;
 - i. Bill payments and all transactions via AXS, SAM, eNETS;
 - j. Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting, and wagers);
 - k. Any top-ups or payment of funds to any payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay and Singtel Dash);
 - l. Any transactions related to crypto currencies;
 - m. Any other transaction effected via any medium or channel, electronic or otherwise, which DBS Bank may in its sole and absolute discretion choose to disallow from time to time
4. Cash Rebate is rounded up to the nearest 2 decimal places and there is no cap on the Cash Rebate earned by a Cardmember.

Illustration of how you can earn rebates with the HomeTeamNS-PAssion-POSB Card

Merchant	Spend Amount	Transaction Date	Spend Category	Rebate	HTNS\$ earned
McDelivery Order	S\$40	2 Aug	Online	1%	S\$0.40
Groceries at Cold Storage	S\$60	5 Aug	Contactless	2%	S\$1.20
Top-up GrabPay credits	S\$100	10 Aug	Non-eligible spend	-	-
AirAsia.com air ticket	S\$300	11 Aug	Online	1%	S\$3.00
Bus/train rides	S\$30	15 Aug	Contactless	2%	S\$0.60
Payment via AXS m-Station	S\$150	20 Aug	Non-eligible spend	-	-
Furniture purchase at IKEA	S\$500	30 Aug	Retail	0.3%	S\$1.50
Total Spend for August					S\$1,180
Total HTNS\$ to be credited by 30 September					S\$6.70

5. Cash Rebate will be credited to the Cardmember's Card account in the form of HomeTeamNS\$ within 30 days of the following calendar month the Qualifying Spend is charged to and posted in the Card account.
6. HomeTeamNS\$ earned in a Cardmember's Card account can be redeemed at all HomeTeamNS clubhouses and participating merchants. The HomeTeamNS\$ which is not redeemed 1 year from the date it is earned will be forfeited.
7. Cardmember's card account must be at good standing and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cash Rebate. In the event that the relevant card or account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cash Rebate is credited into the said account, DBS reserves the right not to credit the Cash Rebate.
8. DBS shall not be responsible for any failure or delay in posting of transactions which may result in any cardmembers being omitted from enjoying the Cash Rebate.

9. DBS reserves the right to claw-back the Cash Rebate without prior notice if it reasonably determines that the cardmember is not eligible for the Cash Rebate, including where the Cash Rebate was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend. If the Card and/or primary account is terminated at any time, for any reason, whether by the Cardmember or DBS, any Cash Rebate earned will not be credited to the Cardmember's account. Debit Card Agreement and Terms and Conditions Governing Accounts apply.
10. DBS may vary these Terms and Conditions or suspend or terminate the Cash Rebate without any notice or liability to any party.
11. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Cash Rebate, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.
12. DBS' decision on all matters relating to the Cash Rebate shall be final. No correspondence or claims will be entertained.