

General Information on Debit Card

1. What is a Debit Card?

A Debit card is a [plastic payment card](#) that provides cardholders electronic access to their [bank account\(s\)](#). Debit cards can be used for instant withdrawal of cash, Point-of-Sale (PIN, Signature or Contactless payment with MasterCard® contactless/ Visa payWave) or card-not-present (online, mail or phone order) transactions. All Transaction is debited from the account number tagged to the Debit card.

2. What is MasterCard® contactless?

MasterCard® contactless is a contactless payment method for purchases of S\$200 and below at all MasterCard® contactless point-of-sale readers. Simply hold your HomeTeamNS-PAssion-POSB Debit Card near the contactless reader to pay for your purchases.

3. How long do I need to wait to receive the HomeTeamNS-PAssion-POSB Debit card?

The debit card will be sent to you within 5 working days from the day the Bank receives your completed card application.

4. Do I need to activate my new card?

Yes, upon receipt of the card, please activate your card immediately for use via SMS, iBanking, DBS/POSB digibank app or at any DBS/POSB ATM (a pin would be required for activation at the ATM).

5. Where do I activate my DBS/POSB Card?

Please note: You will need your Credit/Debit/ATM Card PIN which will be mailed to you for your ATM and PIN - based transaction.

You can activate your card via any one of the indicated channels:

a) SMS to 77767:

- **Activate <space> card's last 4 digits.**
- For foreign-registered mobile number, please use iBanking or DBS digibank app. Visit www.dbs.com.sg/act for more details.

b) DBS/POSB digibank app (For iBanking users):

- Login to digibank app with your iBanking ID and Password and Token
- Select "Card Services"
- Select "Activate ATM/Debit Card"
- Follow instructions on the digibank app screen to complete activation

c) iBanking (For iBanking users):

- Login to iBanking with your User ID and Password
- Under the "Cards" tab, select "Card Activation"
- Select "Debit/ATM Card"
- Select the Card you would like to activate
- Accept the Terms and Conditions and click "Next"
- Verify the details before clicking "Submit"

d) DBS/POSB ATM in Singapore:

- ATM activation is available from 7am - 11pm (Mon-Sat) and 7am - 9.30pm (Sun and Public Holidays)
- Insert your new card
- Key in your PIN
- Select "More Services"
- Select "Cards/PIN/iBanking/Phonebanking"
- Select "Activate Card"
- Follow instructions on the ATM screen to complete activation

6. Can I have my full name displayed on the HomeTeamNS-PAssion-POSB Debit card?

This debit card allows up to 19 characters including spacing to be printed on the card. Members are strongly advised to print a name on the card that is similar to that on your NRIC. POSB and HomeTeamNS reserve the right to reject applications where the name to appear on the card differs greatly from the name on the NRIC.

7. How do I use my debit card for transport needs?

Your Debit Card may be used as your EZ-Link card to pay for your daily transport, as well as for parking at over 400 CEPAS-enabled carparks islandwide. To use the EZ-Link facility, simply top-up the EZ-Link purse on your Card.

8. What is my EZ-Link card number?

Your EZ-Link card number is the 16-digit CAN number reflected on the back of the debit card.

9. What should I do if my Debit Card is lost, stolen or my PIN has been compromised?

If your debit card is lost or stolen, you should report it immediately.

- In Singapore: Call our Customer Service Centre on 1800-339 6666.
- From overseas: Call +65 6339 6666
- POSB will cancel it and arrange a replacement card for you. For full T&Cs refer to the debit card agreement.

10. How do I get a card replacement if I damaged the card?

You can call our 24-hour Customer Service Centre at 1800-339 6666 to request for a replacement card.

11. What should I do with my EZ-Link Value when my card is damaged?

You can proceed to any Transit Link Ticket Office to refund the amount back to your account; alternatively, you can call EZ-Link Hotline (65-6496 8300, from 8AM to 6PM daily – except public holidays).

General Information on HomeTeamNS-PAssion-POSB Debit Card

1. What is this new HomeTeamNS-PAssion-POSB Debit card?

It is the first card partnership between HomeTeamNS, People's Association (PA) and POSB that aims to bring convenience and the best benefits altogether to our NSmen and their family members. It is an all-in-one card that comes with multi-functionalities such as ATM, MasterCard, NETS, EZ Link CEPAS functionality and fitted with contactless payment features via MasterCard® contactless. In addition, the card allows members to enjoy a slew of community lifestyle privileges brought to you through the PAssion membership by PA.

2. Who can apply for the HomeTeamNS-PAssion-POSB Debit card?

All HomeTeamNS Ordinary and Associate members may apply only. HomeTeamNS Social member is not eligible. You would also need to have any one or more of the following accounts:

- POSB Savings Account
- DBS Savings Plus Account
- DBS Autosave Account
- DBS Current Account

3. How do I apply for the HomeTeamNS-PAssion-POSB Debit card?

For first time applicant for HomeTeamNS membership, you need to be present in person at any of the HomeTeamNS Clubhouse with the following documents:

Ordinary member: SPF / SCDF NS Id / NS Booklet / SmartCard / Certificate of Conduct, Letter of Discharge of NS liability

Associate member: Warrant Card / Staff Pass / Letter of Appointment / or Payslip

Family member: Marriage and/or Birth certificate

The applicant would also need to complete the HomeTeamNS-PAssion-POSB Debit Application Form and select the renewal membership term of either 5-years or 10-years. and make full upfront payment for the membership. Do note that Family members are not eligible to apply.

If you are an existing HomeTeamNS member with a membership term of less than 12 months OR your HomeTeamNS membership has expired, you would need to fill up HomeTeamNS-PAssion-POSB Debit Application Form and select the renewal membership term of either 5-years or 10-years. Your membership fees will automatically be deducted from your designated bank account. Once you are a valid HomeTeamNS member (with membership term of more than 12 months).

4. Are there any annual fees?

There is no annual card fee applicable. However, you would need to pay for the HomeTeamNS membership fees for either 5-years @ \$100 or 10-years @ \$150.

5. How do I pay for the HomeTeamNS membership fees if I wish to sign up for the HomeTeamNS-PAssion-POSB Debit card?

Payments can be made by Cash/ NETS at any Clubhouse Reception counters.

For first time applicant for HomeTeamNS membership, payment can be made by Cash / NETS at any of our Clubhouse Reception counters.

6. When does my membership take effect?

For first time sign ups, full upfront payment is required. The membership term will take effect upon payment of your membership fees. As for the PAssion membership and its benefits, it will take up to 7 working days to activate.

7. If I would like to sign up for HomeTeamNS Family membership for my spouse/parent or children, will they receive the HomeTeamNS-PAssion-POSB Debit card?

No, family memberships would only be issued with the HomeTeamNS-PAssion membership card.

8. When will I be able to enjoy my PAssion membership card privileges after applying of the debit card?

You will be able to enjoy PAssion privileges within 7 working days from the date you receive and activate the HomeTeamNS-PAssion-POSB Debit Card. Privileges include the TapForMore Rewards Programme, National Library Board Partner Membership and discounts at Community Clubs etc.

9. If I had earlier signed up for the PAssion POSB MasterCard® Debit Card, can I still apply for HomeTeamNS PAssion-POSB Debit Card?

Yes, you can as these are 2 separate card products. Your existing PAssion Card Membership tagged to the PAssion POSB Debit card will not be terminated when you apply for HomeTeamNS-PAssion-POSB Debit Card. The points accumulated on each card are different and cannot be combined.

10. Will the TapForMore Programme in my existing HomeTeamNS-PAssion Card be transferred to the new HomeTeamNS-PAssion-POSB Debit Card?

Yes, it will be transferred within 7 working days upon approval of your new HomeTeamNS-PAssion-POSB Debit Card.

General Information on HomeTeamNS Membership

1. Will my existing / generic membership card still be accepted and functional after I sign up for the HomeTeamNS-PAssion-POSB Debit card?

No. Your existing HomeTeamNS-Passion Card Membership will be terminated once your application for the HomeTeamNS-PAssion-POSB Debit Card is approved. A new 5-years membership lease will commence with the PAssion-POSB Debit Card. However, you may still use the old card as an EZ link card till expiry date.

For Generic membership cardholders, you will need to cut your card into half upon receipt of your new HomeTeamNS-PAssion-POSB Debit card. One member is allowed to hold only 1 valid membership.

2. What is my membership expiry date? Would it be the same expiry as printed on my HomeTeamNS-PAssion-POSB Debit Card?

The expiry date printed on the HomeTeamNS-PAssion-POSB Debit card is the expiry date of the Debit card. Your HomeTeamNS membership expiry may or may not be the same.

3. The expiry date on the Debit Card shows validity for 5 years only. Will it affect my membership?

Debit cards issued by banks will usually have 5-years validity. A new debit card with new debit card expiry date will be automatically sent to you by POSB every 5 years. There would not be any impact to your existing membership privileges if you are holding onto a membership of more than 5 years.

4. What happens if my card expires before my HomeTeamNS Membership ends?

POSB will automatically send a new debit card to members, 1 month before the Debit Card Expiry Date, at no cost.

5. How can I find out my exact membership expiry date?

There are 3 ways to check:

- Log on to HomeTeamNS Membership Online Portal at www.hometeamns.sg & click on "Membership Log in". The expiry is indicated on the Dashboard upon successful login. If you have issues logging in, email to online@hometeamns.sg
- Enquire at any HomeTeamNS Clubhouse Reception counters. Please present your Debit card and NRIC for verification.
- Contact the HomeTeamNS membership hotline at 6708 6600 during office hours or email us at membership@hometeamns.sg.

6. I decided that I do not want my HomeTeamNS-PAssion-POSB Debit card anymore. Do I still enjoy my membership privileges if I terminate the Debit card?

You will need to contact POSB to terminate your Debit Card. However, please note that your HomeTeamNS membership would still be valid till the membership expiry date.

To continue enjoying the HomeTeamNS & PAssion privileges, please proceed to any HomeTeamNS Clubhouses to get a replacement card. An administrative fee of \$10.00 would apply following which you will be issued with the HomeTeamNS-PAssion membership card that will be mailed to you in 4-6 weeks' time.

7. What happens if my HomeTeamNS Membership ends before the card expires?

HomeTeamNS will send a renewal advice to members 2 months prior to their HomeTeamNS Membership Expiry date. If Member chooses to extend his membership, no action is required. The membership fees will be deducted from his/her bank account on the stipulated deduction date. Members will then be given an acknowledgement letter/gift redemption letter (if applicable) in 1 weeks' time upon successful deduction. No new debit card will be issued since card is still valid. The PAssion Card Membership will also be renewed accordingly.

If member does not wish to extend his/her membership, he/she will have to notify HomeTeamNS at least 2 weeks prior to the deduction date as stipulated in the renewal letter. The PAssion Card Membership will not be extended in the event that the HomeTeamNS Membership is not extended.

8. In the event if the HomeTeamNS-PAssion-POSB Debit card application is declined, will my membership be terminated?

The bank will notify customers of rejected applications within 7 days of receipt of application. Your HomeTeamNS membership term will be unaffected and you will be issued with the HomeTeamNS-PAssion membership card that will be mailed to you within 4-6 weeks.

9. I had overlooked to activate my card. Does that means my membership application is invalid?

Your HomeTeamNS membership is still valid. For security reasons, the debit card will be blocked from use if it is not activated within 60 days from the date on the card mailer.

Please call the POSB 24 Hours Customer Service Centre at 1800-339 6666 for assistance to unblock and reactivate the card on same day.

General Information on HomeTeamNS\$

1. How does HomeTeamNS\$ works?

By using the HomeTeamNS-PAssion-POSB Debit Card at the card terminals from all participating merchants. Once the payment is processed, card terminals will do an online query on member's HomeTeamNS\$ balance. Thereafter, card terminals will process both issuance and redemption of the HomeTeamNS\$ to customer accounts.

2. Is there any expiry for the HomeTeamNS\$?

Yes, the HomeTeamNS\$ has 1 year expiry from the transaction date.

3. Where can I see my HomeTeamNS\$?

For HomeTeamNS-PAssion-POSB Debit Card members, you can check your HomeTeamNS\$ at any HomeTeamNS Clubhouses.

4. There are 2 forms of redemption for HomeTeamNS\$

- Partial Redemption
- Full Redemption

HomeTeamNS\$1 is equivalent to S\$1, and members can use the HomeTeamNS\$ cash rebates earned to offset against purchases made at merchants via the 2 forms of redemption methods.

5. How can customers earn 2%; 1% and 0.3% cash rebate for all transactions?

- 2% cash rebate* on your local MasterCard® contactless transactions;
- 1% cash rebate* on online transactions; and
- 0.3% cash rebate* on all other retail transactions

Minimum spend of S\$400 via MasterCard® per calendar month is required to qualify for the cash rebate, no minimum spend required for full time National Servicemen (NSF). Cash rebate will be credited to the Cardmember's Card account in the form of HomeTeamNS\$ within 90 days of the following month and can be redeemed at all HomeTeamNS clubhouses and participating merchants. [Other terms apply](#). On top of that, the rebates earned will not be capped.

Cash rebate will be credited in terms of HomeTeamNS\$ in customer's card account in the following month, and redeemable at all HomeTeamNS clubhouses and participating tenants.

6. What are the redemption areas for HomeTeamNS\$?

Members can redeem their HomeTeamNS\$ at participating tenants in the 4 HomeTeamNS clubhouses namely:

- HomeTeamNS Balestier (HQ)
- HomeTeamNS Bukit Batok
- HomeTeamNS Chinatown
- HomeTeamNS Sembawang

For full terms and conditions on HomeTeamNS\$, please visit www.posb.com.sg/hometeamns.

Debit Card Risk Disclosure

This POSB/DBS Debit Card ("Card") can be used at ATMs and for PIN-based transactions at selected merchants in Singapore and at Maestro or Cirrus or PLUS enabled merchants overseas. It also allows you to sign for local and overseas purchases and perform contactless payment via MasterCard® contactless / Visa payWave, card-not-present transactions (such as online, mail and phone orders), which shall be paid for by directly deducting the transaction amount(s) from your bank account.

Your MasterCard® contactless / Visa Debit Limit for signature-based, MasterCard® contactless / Visa payWave and card-not-present transactions is set at S\$2,000. A Debit Card carries risks of unauthorized signature-based, MasterCard® contactless / Visa payWave or card-not-present transactions. You may choose to increase/decrease this limit* upon activation.

If your Card is lost, stolen or if the PIN has been compromised, you must notify the bank immediately. You should also make a police report and provide the bank with a copy of the report and in certain circumstances accompanied by written confirmation of the loss/theft/ disclosure and any other information that the bank may require. Once the bank establish, with your assistance, that the loss or theft of your Card or PIN compromise was not due to your fault or negligence, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before the bank is notified thereof shall be limited to S\$100.

You will not be liable for any transactions carried out after you have notified the bank. The bank will refund the amounts deducted from your bank account for unauthorised transactions, in excess of the applicable liability cap, within 14 working days from the time you submit all the necessary information to the bank.

** Limit is shared between signature-based transactions, contactless payment with MasterCard® contactless/Visa payWave and card-not-present (such as online, phone and mail orders) transactions. The limit on the Card is subject to your available bank balance, whichever is lower.*