



Neighbours first, bankers second

Terms and Conditions Governing PAssion POSB Debit Cards Takashimaya Cashback Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. Promotion shall run from 1 May 2017 to 30 April 2018 (“**Promotion Period**”).
2. Promotion is open to cardmembers of PAssion POSB Debit Card or HomeTeamNS-PAssion-POSB Debit Card (“**Cardmembers**”).
3. As part of this Promotion, Cardmembers are eligible for a 1% Cashback (“**Cashback**”) for Mastercard® retail transactions made at Takashimaya Department Store and Takashimaya Square, B2 during Promotion Period (“**Qualifying Spend**”).
4. Cashback is calculated based on Singapore dollar denominated transaction amounts for Qualifying Spend made quarterly at Takashimaya Department Store and Takashimaya Square, B2 only.
5. Cashback will be credited into the eligible Cardmember's primary Current or Savings Account (“**linked CASA Account**”) linked to the Qualifying Card in July 2017, October 2017, January 2018 and May 2018.
6. Cashback is not available for NETS purchases, EZ-Link transactions, interest, AXS and SAM transactions, bill payment, cash withdrawals, balance transfer, fund transfer transactions and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.
7. The eligible Cardmember's 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 Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
8. DBS reserves the right to claw-back the Cashback without prior notice if it reasonably determines that the customer is not eligible for the Cashback, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend. If the Qualifying Card and/or primary account is terminated at any time, for any reason, whether by the Cardmember or DBS, any cashback earned will not be credited to the Cardmember's account. Debit Card Agreement and Terms and Conditions Governing Accounts apply.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Cardmembers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Cardmembers 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.

11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

12. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, Contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement applies. For a copy of the DBS Debit Card Agreement, please visit www.dbs.com.sg/tc.