

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

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

1. Promotion shall run from 1 May 2018 to 30 April 2019 (“**Promotion Period**”).
2. Promotion is open to cardmembers of PAssion POSB Debit Card or HomeTeamNS-PAssion-POSB Debit Card (“**Qualifying Card**”).
3. As part of this Promotion, cardmembers are eligible for 1% cashback (“**Cashback**”) on Mastercard retail transactions made at Takashimaya Department Store and Takashimaya Square, B2 during Promotion Period (“**Qualifying Spend**”).
4. Qualifying Spend refers to Mastercard retail transactions charged and posted to the Qualifying Card at the point of computation of the Cashback. It excludes 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.
5. Cashback will be credited to the Qualifying Card in July 2018, October 2018, January 2019 and May 2019.
6. DBS shall not be responsible for any failure or delay in posting of transactions which may result in any cardmember being omitted from enjoying the Promotion.
7. Cardmember's Qualifying Card and/or primary Current or Savings 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. DBS Debit Card Agreement, DBS Cards Promotion Terms and Conditions and Terms and Conditions Governing Accounts apply, a copy of which can be found on [www.dbs.com.sg](http://www.dbs.com.sg).
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. 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](http://www.dbs.com/privacy).

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](http://www.dbs.com.sg/tc).