

**Terms and Conditions Governing the CNY 2017 Spend & Redeem Promotion**

The Promotion

1. The CNY 2017 Spend & Redeem (“**Promotion**”) is organized by DBS Bank Ltd (“**DBS**”)
2. Promotion is valid from 5 January, 10am to 11 February 2017, 11.59pm (“**Qualifying Period**”).

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

Eligibility

3. To qualify for the Promotion, customers must be a DBS/POSB Credit or Debit Card cardmember (“**Cardmember**”) whose Card account(s) are valid and in good standing with DBS.
4. To qualify for the Promotion, the Cardmember must:
  - i. Charge a minimum of S\$168 in a single transaction (“**Qualifying Spend**”) to one DBS/POSB Credit or Debit Card (“**Card**”) during the Qualifying Period
  - ii. Be the first 688 Cardmembers to successfully register their participation each day during the Qualifying Period
5. Qualifying Spend must be posted no more than 4 calendar days after the date of transaction. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in a Cardmember being omitted from the Promotion.

Participation in the Promotion

6. To participate, the Cardmember must:
  - a) Select the “CNY 2017 Spend & Redeem” banner on the Lifestyle app to launch the game. For new users, download the DBS Lifestyle app via App Store or Google Play Store.
  - b) Key in their Full Name, NRIC/Passport Number, 15/16 digit Card number (which was used for the purchases) and amount spent in the registration form
  - c) Tap on the “Gift Box” to find out the Gift awarded
  - d) The gift e-coupon will be saved under “My Coupons” in the app
7. Cardmembers must register and redeem their gift(s) on the DBS Lifestyle app within 2 calendar days from date of spend. Cardmembers must register and redeem their gift(s) by 12 February 2017, 11.59pm.
8. Each Card is entitled to one chance to participate in the game each day. If there are multiple plays detected, the first Gift won will be taken as final.
9. Cardmembers must ensure that their particulars registered are true, complete and accurate in all respects, and that the Bank may rely on the information of this registration to contact them for purpose of this Promotion.
10. Each Card that meets the Qualifying Spend will be awarded one (1) of the following gifts (“**Gift**”), according to the no. of plays, while stocks last:

Gifts	Quantity
1. S\$6 Cash Credit	18,459

2.	S\$8 Cash Credit	1,813
3.	S\$18 Cash Credit	851
4.	Sheng Siong shopping voucher (worth S\$28)	3,000
5.	Skylight Abalone Gift Set (worth S\$68)	2,000
6.	Eu Yan Sang Abalone Gift Set (worth S\$73)	
7.	Peach Garden dining voucher (worth S\$88)	10
8.	S\$88 Cash Credit	10
9.	S\$8,888 Cash Credit	1

**Redemption details for item (1-3, 8 & 9) stated in Clause 10 is as indicated below:**

- S\$6, S\$8, S\$18, S\$88 and S\$8,888 Cash Credit will be credited to the Qualified Cardmember’s card account by 30 April 2017 provided the Card Account is not closed, frozen or suspended at the point of crediting.
- In the event that the Card Account is closed, frozen or suspended, the Cash Credit will be forfeited.
- The Cash Credit is non-exchangeable, non-transferable and non-assignable.
- Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS.

**Redemption details for item (4) stated in Clause 10 is as indicated below:**

- S\$28 Sheng Siong shopping voucher is valid for redemption till 31 March 2017.
- Click the "Redeem when in store" button only when you are in store and ready to make your purchase.
- Voucher is valid for one-time use.
- Vouchers can be combined for use.
- Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.
- Voucher is applicable at all participating Sheng Siong in Singapore.
- Any balance amount has to be charged to a DBS/POSB Credit or Debit card.
- Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS.
- Merchant reserves the right of final decision to refuse the use of any voucher in any cases of dispute.

**Redemption details for item (5) stated in Clause 10 is as indicated below:**

- Skylight abalone gift set is valid for redemption till 31 March 2017.
- Each set includes one can of New Zealand Superior Abalone (425g) and one bottled Golden Hashima (75g).
- Please present your voucher at Mojito Redemption Centre to exchange for your Skylight abalone gift set.  
Address: 68 Orchard Road , #04-60/61, Plaza Singapura Extension, Singapore 238839  
Redemption Hours: Mon to Fri: 12pm - 8pm; Sat and Sun: 12pm - 4pm (Closed on 27 Jan – 31 Jan 2017)  
Tel: 6225 5918
- Click "Redeem when in store" when you are in the redemption centre and ready to redeem your voucher.
- Valid for one redemption per voucher presented.
- Item is not exchangeable for cash or any other items.
- Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS.
- Merchant reserves the right of final decision to refuse the use of any voucher in any cases of dispute.

**Redemption details for item (6) stated in Clause 10 is as indicated below:**

- Eu Yan Sang abalone gift set is valid for redemption till 11 Mar 2017.

- Each set includes one can of New Zealand Superior Abalone (425g) and a gift box.
- Please present your voucher at any participating Eu Yan San stores to exchange for your Eu Yan San abalone gift set. Check store details here - <https://www.euyansang.com.sg/stores>.
- Click "Redeem when in store" when you are at the Eu Yan Sang store and ready to redeem your voucher.
- Valid for one redemption per voucher presented.
- Item is not exchangeable for cash or any other items.
- Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS.
- Merchant reserves the right of final decision to refuse the use of any voucher in any cases of dispute.

**Redemption details for item (7) stated in Clause 10 is as indicated below:**

- S\$88 Peach Garden dining voucher is valid for redemption till 31 March 2016.
- Kindly present this coupon to offset S\$88 off your bill.
- Click "Redeem when in store" when you are in the outlet and ready to redeem your voucher.
- Voucher is valid for redemption at all Peach Garden outlets.
- Voucher is valid for one-time use in a single receipt.
- Vouchers can be combined for use.
- Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, vouchers, rebates, loyalty programmes or in-house offers.
- Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.
- Voucher must be presented prior to ordering/purchase.
- Any balance payment must be made with a DBS/POSB Credit/Debit Card.
- Terms and conditions may be amended or withdrawn without prior notice, at the sole discretion of DBS.
- Merchant reserves the right of final decision to refuse the use of any voucher in any cases of dispute.

11. All Gifts not collected/redeemed before the expiry date as indicated in the e-coupon will be forfeited.

12. The Gift(s) are non-exchangeable, non-transferable and non-replaceable. DBS is entitled to replace the Gift with item(s) of similar or other value without prior notice. Gifts cannot be converted into cash. DBS may replace, withdraw or add Gifts at any time without notice or liability.

13. The Qualifying Spend is based on local retail and online transactions made during the eligible period and excludes the following:

- a) payments made via telephone or mail order;
- b) payments to government institutions;
- c) payments to financial institutions (including banks and brokerages);
- d) payments to insurance companies;
- e) payments to telecommunications providers;
- f) all bill payments;
- g) donations;
- h) payment of funds to prepaid accounts and merchants who are categorized as "payment service providers" and/or "online payment gateway". For example, MoneySend, Skrill.com, Matchmove.com, SmoovPay;
- i) payments to schools, hospitals, professional service providers and payment for parking lots;
- j) payments made via online banking;
- k) EZLink transactions;
- l) payments made via AXS and SAM;
- m) NETS transactions;
- n) fuel;

- o) balance transfers, cash advance, My Preferred Payment Plan, 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)
  - p) any other transactions determined by DBS from time to time
14. Installment Payment Plan (“IPP”) transactions will qualify based on the full retail value of the IPP on the receipt.
  15. Any refunds made on transactions that form the Qualifying Spend will result in a charge of the full retail value of the Gift to the Cardmember without prior notice.
  16. For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder’s registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. For reference, below is the minimum qualifying amount for the 10 most commonly used foreign currencies as of 3 January 2017. These values are subject to change based on the prevailing exchange rate on the posting date.

	Exchange rate (1 Unit)	Min. Qualifying Amount
US Dollar:	1.44719	\$116
Japanese Yen:	0.01233	¥13,625
EURO:	1.51735	€111
Sterling Pound:	1.78028	£94
Renminbi:	0.20815	807
Australian Dollar:	1.04635	\$160
Hong Kong Dollar:	0.18652	\$900
Thai Baht:	0.04039	4,159
Indonesian Rupiah:	0.000107	1,570,093
New Taiwan Dollar:	0.044897	\$3,741

General

17. DBS will have the final decision on all matters regarding the Promotion.
18. DBS may change these terms or suspend/terminate the Promotion without giving notice.
19. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
20. If DBS subsequently determines that a person is in fact not eligible to receive the Gift or to participate in the Promotion, for any reason whatsoever, DBS may at its discretion charge the full retail value of the Gift to the Cardmember without prior notice. Each participant of the Promotion authorizes and consents to DBS charging the full retail value of the Gift to any of his/her/their DBS/POSB Credit & Debit Card account(s).
21. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit [www.dbs.com.sg/dbscardstnc](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions.
22. Cardmembers consent to DBS collection and use of Cardmembers’ personal data and the use and disclosure of Cardmembers’ personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at [www.dbs.com/privacy](http://www.dbs.com/privacy).