

**Terms and Conditions for POSB Everyday Card Overseas Spend Promotion (“Promotion”)**

1. The Promotion is from 2 May to 31 July 2018 (**“Promotion Period”**).
2. To participate in this Promotion, the customer must:
  - (a) be an existing principal POSB Everyday Cardmember (**“Eligible Cardmember”**);
  - (b) Login to DBS Lifestyle app via digibank User ID and PIN. For new users, download the DBS Lifestyle app via App Store or Google Play Store and;
  - (c) be amongst the first 10,000 Cardmembers to register for the promotion via DBS Lifestyle app between 2 May to 31 July 2018.
3. During the Promotion Period, Eligible Cardmembers will earn 5% cash rebate on Overseas Spend, with a minimum spend of S\$1,000 on overseas transactions (**“Qualifying Spend”**) per calendar month.
4. Qualifying spend is defined as card-present transactions made overseas in foreign currencies from 2 May, 0000hrs to 31 July 2018, 2359hrs (based on Singapore time) and excludes transactions made overseas in Singapore dollars, card-not-present transactions such as online transactions and mail/phone order in foreign currencies, posted recurring bill payment, posted 0% interest-free instalment plan, posted My Preferred Payment instalment plan, interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM bill payments, bill payments via internet banking and all fees charged by DBS.
5. Spend on a supplementary card will be awarded to the principal card when computing the Qualifying Spend for this Promotion.
6. The applicable 0.3% cash rebate will be credited upfront and the remaining 4.7% cash rebate will be credited to the Cardmember’s Card Account within the following calendar month.
7. The Cash Rebate earned by each Eligible Cardmember under this Promotion is capped at S\$50 per calendar month.
8. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. Customers 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 Promotion, 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](http://www.dbs.com/privacy).