

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

1. The promotion period is from 1 May to 31 July 2017 (“**Promotion Period**”).
2. To qualify for the Promotion, the customer (“**Eligible Cardmember**”) must:
  - (a) be an existing principal POSB Everyday Card Cardmember and;
  - (b) is amongst the first 10,000 Cardmembers to enroll into the Promotion via [www.posb.com.sg/everydaydeals](http://www.posb.com.sg/everydaydeals) between 1 May 2017 to 31 July 2017.
3. During the Promotion Period, POSB Everyday Card (“**Card**”) principal cardmembers (“**Cardmembers**”) will earn up to 14% cash rebate on Overseas Dining (defined below) and 5% cash rebate on all other Overseas Spend.
4. 14% cash rebate on Overseas Dining is inclusive of:
  - (a) 5% cash rebate on Overseas Spend and;
  - (b) Up to 9% cash rebate on Dining Spend in foreign currencies which is subject to a minimum total card spend of S\$600, charged to the Card per calendar month during the Promotion Period. The Cash Rebate earned by each Eligible Cardmember under this Promotion is capped at S\$50 per calendar month. ([Separate terms and conditions apply](#))
5. The 5% cash rebate on Overseas Spend is subject to a minimum spend of S\$1,000 on total overseas transactions (“**Qualifying Spend**”), charged to the Card per calendar month during the Promotion Period. The Qualifying Spend does not include transactions made overseas in Singapore dollars and card-not-present transactions such as online transactions and mail/phone order in foreign currencies.
6. For each Card account that qualify for the Promotion, the existing applicable 0.3% cash rebate will be credited upfront and the remaining 4.7% cash rebate will be credited by 30 September 2017.
7. The Qualifying Spend is calculated based on posted foreign retail sales only and excludes 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. Supplementary card spend is included in the calculation of Qualifying Spend.
8. The Cash Rebate earned by each Eligible Cardmember under this Promotion is capped at S\$50 per calendar month.
9. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of Cardmembers’ personal data by/to the DBS and such other third party for the purpose of the Promotion, and confirm that they have read and 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).