

## POSB Everyday Card Promotion on Dining and Grocery Shopping (“Promotion”) Terms and Conditions

1. POSB Everyday Cardmembers (“**Cardmembers**”) will enjoy 5% rebate on Dining Spend (defined below) and 3% on Grocery Shopping (defined below) from 1 August 2015 to 31 December 2015 (“**Promotion Period**”). The 5% rebate on Dining Spend and 3% on Grocery Shopping is subject to a minimum spend of S\$500 on total retail transactions (“**Qualifying Spend**”), charged to the POSB Everyday Card (“**Card**”) per calendar month during the Promotion Period.
2. “**Dining Spend**” includes local spend made at restaurants, cafes, fast food outlets, bars, entertainment establishments and caterers but excludes food and beverage spend made at hotels and wedding banquets. “**Grocery Shopping**” means shopping with RedMart <https://redmart.com/>, NTUC Fairprice [www.fairprice.com.sg](http://www.fairprice.com.sg), Giant <https://giantonline.com.sg/>, Cold Storage <https://www.coldstorage.com.sg/onlineshopping/Default.aspx> and Jasons <http://www.marketplacebyjasons.com/mpjshop/en/html/index.html>; other grocery merchant spend will not be included.
3. For each Card account which qualifies for the Promotion, the existing applicable 0.3% rebate will be credited upfront and the additional:
  - (a) 4.7% rebate for Dining Spend; and
  - (b) 2.7% rebate for Grocery Shopping,will be credited by the end of the following calendar month in which the transactions are made.
4. The Qualifying Spend is based on posted local and foreign retail sales, posted 0% interest-free instalment plan, posted recurring bill payment but excludes interest, finance charges, cash withdrawal, balance transfer, smart cash and all fees charged by DBS. For avoidance of doubt, supplementary cardmembers are not eligible to participate in the Promotion; however, supplementary card spend can be included in the calculation of Qualifying Spend.
5. Each Cardmember is only eligible to receive maximum of S\$50 rebate for Dining Spend and S\$50 rebate for Grocery Shopping per calendar month during the Promotion Period. Notwithstanding the terms herein, for spending at Sheng Siong, the existing S\$50 rebate cap for maximum spend of S\$1,000 per calendar month will apply.
6. DBS assumes no responsibility for any loss or damage or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Cardmember’s eligibility in the Promotion.
7. These Terms and Conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions, POSB Everyday Card Agreement. For full details, please visit [www.posb.com.sg/everydaycard](http://www.posb.com.sg/everydaycard). In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion. The DBS Cards General Promotions Terms & Conditions is available on [www.dbs.com/sg/cards/tc](http://www.dbs.com/sg/cards/tc).
8. DBS’ decision on all matters relating to this Promotion is final and binding on all Cardmembers. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
9. DBS may vary these Terms and Conditions without notice, or withdraw or discontinue the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.

10. 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' agent or vendors 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).
11. These Terms and Conditions are governed by Singapore law and the Cardmembers agree to submit to the exclusive jurisdiction of the Singapore courts.
12. A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.