



Neighbours first, bankers second

Terms and Conditions Governing PAssion POSB Debit Card 6X TapForMore Programme ("Programme")

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

1. Programme is effective from 1 September 2017.
2. Programme is open to PAssion POSB Debit Cardmembers ("**Eligible Cardmembers**") who have an existing PAssion membership as registered with People's Association and Dairy Farm Group Singapore ("**DFG**") and are participating in the TapForMore Points ("**TFM**") programme ("**Eligible PAssion Membership**").
3. Programme allows Eligible Cardmembers to earn additional 5X TapForMore points ("**5X TFM**") for every S\$1 of **DFG Spend** (defined below) when a minimum of S\$400 Mastercard retail purchases is charged to the PAssion POSB Debit Card ("**Eligible Card**") in the same calendar month ("**Qualifying Spend**"). A cardmember who is 65 years and above is not subject to the minimum spend.
4. DFG Spend refers to Mastercard retail purchases made at DFG retailers participating in the TFM Programme (Cold Storage, Marketplace, Jasons, Giant and Guardian Health & Beauty Stores) and charged to the Eligible Card in a calendar month and posted to the Eligible Card at the point of computation of the 5X TFM. It excludes the purchases of Restricted Products – tobacco products, infant milk powder, other statutory products, concessionary booth sales, and other such products as may be designated by DFG from time to time.
5. Qualifying Spend is calculated based on local and foreign nett Mastercard retail transactions charged to the Eligible Card in a calendar month and posted to the Eligible Card at the point of computation of the 5X TFM. It excludes NETS purchases, EZ-Link transactions, interest, finance charges, AXS and SAM transactions, bill payment, cash withdrawals, balance transfer, smart cash, fund transfer transactions, any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay & Singtel Dash), fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.
6. The 5X TFM earned by each Eligible Cardmember is capped at 7,500 TFM per Eligible Card per calendar month and will be credited to the Eligible PAssion Membership within 60 days following the month the Qualifying Spend is charged and posted into the Eligible Card.
7. The 1X TFM will be issued as per usual when the Eligible Card with Eligible PAssion Membership is tapped at participating DFG retailers' point-of-sale before the DFG Spend. To enjoy the full 6X TFM Programme, Eligible Customers must use the same Eligible Card to perform both clause 3 and clause 7.

8. Refer to www.posb.com.sg/passion for latest information.
9. DBS shall not be responsible for any failure or delay in posting of transactions which may result in any cardmembers being omitted from enjoying the Programme.
10. Cardmember's Eligible 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 5X TFM. In the event that the relevant card or account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the 5X TFM is credited, DBS reserves the right not to credit the 5X TFM.
11. DBS reserves the right to claw-back the 5X TFM without prior notice if it reasonably determines that the cardmember is not eligible for the 5X TFM, including where the 5X TFM was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend. If the Eligible Card and/or primary account is terminated at any time, for any reason, whether by the cardmember or DBS, any 5X TFM 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.
12. DBS may vary these Terms and Conditions or suspend or terminate the Programme without any notice or liability to any party.
13. DBS' decision on all matters relating to the Programme shall be final. No correspondence or claims will be entertained.
14. Cardmembers 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 Programme, 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.
15. 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.