



Neighbours first, bankers second

PAssion POSB Debit Card 6X TapForMore Programme (“Programme”) Terms and Conditions

1. This Programme is effective from 1 September 2017.
2. Promotion 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. The 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 is charged to the PAssion POSB Debit Card (“**Eligible Card**”) in retail purchases in the same calendar month (“**Qualifying Spend**”). A Cardmember who is 65 years and above is not subject to a minimum of S\$400 on the Eligible Card to qualify for the 5X TFM.
4. Qualifying Spend is calculated based on local and foreign nett Mastercard retail transactions and 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 payments of funds to any payment service providers, prepaid cards and any prepaid accounts, fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.
5. “**DFG Spend**” refers to retail purchases via MasterCard at DFG retailers participating in the TFM Programme – Cold Storage, Market Place, Jasons, Giant, and Guardian Health & Beauty Stores. This 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.
6. The 5X TFM earned by each Eligible Cardmember is capped at 7,500 TFM per calendar month per valid Eligible Card. The 5X TFM earned will be credited to the Eligible PAssion Membership tagged to the Eligible Card within 60 days following the month the Qualifying Spend is charged and posted into the Eligible Card Account.
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 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 of delay in posting of sales transactions which may result in any customer being omitted from enjoying the Promotion.
10. The Eligible Cardmember's Eligible Card 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 Eligible Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the 5X TFM.
11. DBS reserves the right to claw-back the bonus TFM without prior notice if it reasonably determines that the customer is not eligible for the bonus TFM, including where the bonus TFM was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend. If the Qualifying Card and/or primary account is terminated at any time, for any reason, whether by the Cardmember or DBS, any bonus 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 Promotion without any notice or liability to any party.

13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

14. Eligible 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 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.

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.