



Terms and Conditions Governing the POSB Go Cash Free Exclusive Cash Back Promotion (“Promotion”)

Participation in the exclusive promotion (“Promotion”) constitutes acceptance of these Terms and Conditions.

1. Promotion period is valid from **01 September to 31 December 2017** (“Promotion Period”).
2. The Promotion is open to selected Customers of DBS and POSB (collectively, “DBS”) who receive a SMS or electronic Direct Mailer sent directly from DBS regarding the Exclusive Promotion (each a “Customer” and collectively, the “Customers”). Customers who do not receive the SMS or electronic Direct Mailer sent directly by DBS are not eligible for the Exclusive Promotion
3. Customer who keep to **X** number of withdrawal in the same calendar month is a qualified customer (“Qualified Customer”) and would be rewarded cash rebate (“Cashback”) on his local Contactless & NETS spend made in the same calendar month, of amount stated respectively in illustration table below (see Reward Illustration Table below for more information).
4. Cash withdrawals refer to local withdrawals from his DBS/POSB CASA via DBS/POSB Self-Service Banking channels (eg. ATMs) and over-the-counter at DBS/POSB Branches. Withdrawals via these channels with or without DBS/POSB Cards are also considered cash withdrawals. For avoidance of doubt, a cash withdrawal from a joint account at DBS/POSB Branches (with or without DBS/POSB Cards) will be considered as cash withdrawals for all joint account holders. Withdrawals from POSB Cash-Points are not considered.
5. Cash withdrawal (see Reward Illustration Table below for more information) in the same calendar month across all his DBS/POSB ATM/Debit/Credit Cards (“Cards’) at local DBS/POSB ATMs and branches during Promotion Period.

Reward Illustration Table

No. of Withdrawals, X	Reward Tier	Contactless & NETS Spend Rebate Percentage (%)
0 – 2 Times	Tier 1	5%
3 – 4 Times	Tier 2	4%
5 – 6 Times	Tier 3	3%

- A) Each Qualified Customer is entitled to only 1 Cashback per calendar month and hence, a maximum of 4 Cashbacks across Promotion Period.
- B) The total amount of Contactless or NETS Transactions spend across any DBS/POSB Debit or Credit Cards will be deemed as qualifying spend (“**Qualifying Spend**”) during the Promotion Period. Only contactless and NETS spend made on the Customer’s principal Cards will be

considered for Cashback (“**Qualifying Cards**”).

Qualifying spend include:

- i. MasterCard® Contactless™ transactions
- ii. Visa payWave transactions
- iii. UnionPay QuickPass transactions
- iv. Apple Pay transactions
- v. Samsung Pay transactions
- vi. Android Pay transactions
- vii. DBS FasTrack transactions
- viii. NETS Transactions

6. The Cashback is subject to a cap of S\$100 per customer per month regardless of the number of Qualifying Cards held by the customer according to the Reward Tier achieved. Cashback is calculated based on Singapore dollar denominated transaction amount on transaction date. Cashback earned for the calendar month's transactions (e.g. September) will be credited within two calendar months (e.g. November) to your Qualifying Card. Where a customer has more than one Qualifying Card, the Cashback will be credited back to the Qualifying Cards in priority of the card with the highest qualifying spend. Customers will receive a notification SMS after the Cashback is credited to their DBS/POSB ATM/Debit/Credit card.
7. Rebate is not valid for 0% interest-free instalment plan, recurring bill payment interest, finance charges, balance transfer, smart cash, Magnetic Secure Transmission (MST) technologies transactions made with Samsung Pay, online, refunded Contactless/NETS Spend, signature, EZ-Link Card/NETS FlashPay Card/EZ-Pay transactions (eg. Top-ups of EZ-Link/Nets FlashPay Cards with qualifying card), and Non-NETS PIN-based transactions (e.g. ATM, AXS, etc), foreign currency transactions, bill payments, NETS transaction for top up to POSB SMART Buddy wallet and all fees charged by DBS.
8. The Qualifying Card and/or primary Current or Savings Account (‘Linked CASA Account’) must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
9. DBS reserves the right to claw-back the cashback amount without prior notice, at its discretion charging the full retail value of the Cashback amount, if it subsequently determines that the customer is in fact not eligible to receive the cashback, including where the cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.
10. This Exclusive Promotion is not to be used in conjunction with any other ongoing promotion offers.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.

12. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.
13. DBS assumes no responsibility for any losses or damages 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 the Customers' eligibility in the Promotion.
14. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.
15. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings No correspondence or claims will be entertained.