

Terms and Conditions Governing PAssion Card members 14% Cashback at POSB PAssion Run for Kids 2017 Promotion (“Promotion”)

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

1. Promotion is open to customers of DBS and POSB (collectively, “**DBS**”) who are existing PAssion Card members (each a “**Participant**” and collectively, the “**Participants**”) only.

2. As part of this Promotion, Participants are eligible for a 14% Cashback, capped at S\$50 per eligible Participant (“**Cashback**”) for their spend at participating stalls at the POSB PAssion Run for Kids 2017 event on 10 September 2017 (“**Promotion Period**”) when they make any of the following transactions using DBS Credit/Debit/ATM Cards (“**Qualifying Cards**”), POSB Smart Buddy Watch (“**POSB Smart Buddy**”) or DBS PayLah! (“**PayLah!**”) mobile service:

- (i) Visa/Mastercard®/UnionPay
- (ii) Visa payWave/Mastercard® Contactless/UnionPay QuickPass
- (iii) NETS
- (iv) NETS Contactless with POSB Smart Buddy
- (v) Scan & Pay with PayLah! QR Code functionality

collectively, (“**Qualifying Transactions**”).

3. Cashback is not available for transactions via EZlink, NETS FlashPay, fund transfer and disputed, cancelled, refunded, reversed, unauthorised or fraudulent purchase transactions.

4. For Participants who fulfil the conditions in paragraphs 1 to 3 (“**Eligible Participant**”), Cashback will be credited by 30 November 2017. Cashback earned on:

- 2(i) and 2(ii) transactions will be credited to the Qualifying Cards
- 2(iii) and 2(iv) transactions will be credited to the linked Primary Account (“**Primary Account**”)
- 2(v) transactions will be credited to PayLah! Wallet Account (“**Wallet Account**”)

5. The eligible Participant's Qualifying Card, Primary Account and/or Wallet Account must be at good standing, 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 suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.

6. DBS reserves the right to claw-back the Cashback without prior notice if it reasonably determines that the customer is not eligible for the Cashback, including where the Cashback 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 cashback earned will not be credited to the Cardmember's account. Debit Card Agreement and Terms and Conditions Governing Accounts apply.

7. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.



Neighbours first, bankers second

8. 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.