

POSB Everyday Card and PASSion POSB Debit Card POSB Smiley Child Development Account Promotion (“Promotion”) Terms and Conditions

1. This Promotion is valid between 13 July 2017 and 31 July 2018 (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must:
 - (a) be an existing principal POSB Everyday Card Cardmember/ PASSion POSB Debit Cardmember and;
 - (b) be an existing POSB Smiley Child Development Account Trustees
3. The Promotion allows an Eligible Cardmember to earn 3% cash rebate (“**Cash Rebate**”) on **Medical Spend** (defined below) during the Promotion Period if he/she charges a minimum of S\$500 to either of his/her POSB Everyday Card or PASSion POSB Debit Card (“**Eligible Card Account**”) in retail purchases in the same calendar month (“**Qualifying Spend**”).
4. “**Qualifying Spend**” is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, posted My Preferred Payment instalment plan, but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS and SAM bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary card spend is included in the calculation of Qualifying Spend.
5. “**Medical Spend**” includes local/ on-site spend on medical services made at all hospitals, medical and dental clinics in Singapore, but excludes Card-not-present transactions such as online transactions, mail/phone order and all spends at healthcare related merchants such as, but limited to, Watsons, Guardian, GNC, Hockhua Tonic, NTUC Unity and Eu Yan Sang etc.
6. For the qualifying POSB Everyday Card account, the existing applicable 0.3% cash rebate will be credited upfront and the additional cash rebates of 2.7% will be credited to the principal Cardmember’s Eligible Card Account within 60 days following the month the Qualifying Spend is charged and posted into the Eligible Card Account. For the qualifying PASSion POSB Debit Card account, the cash rebate of 3% will be credited to the principal Cardmember’s Eligible Card Account within 60 days following the month the Qualifying Spend is charged and posted into the Eligible Card Account.
7. The Cash Rebate earned by each Eligible Cardmember is capped at S\$50 per calendar month per Eligible Card Account.
8. 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.
9. 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 Cashback. 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 Cashback.
10. 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 Qualifying Spend. If the Eligible Card Account 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. Credit and Debit Card Agreement and Terms and Conditions Governing Accounts apply.

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

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

13. 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.