POSB Everyday Card ‘Fly for Free’ Online Acquisitions Promotion ("Promotion") Terms and Conditions

These terms and conditions govern the Promotion. Participation in the Promotion constitutes acceptance of these terms and conditions.

1. This Promotion is valid from 15 August 2013 to 31 October 2013, both dates inclusive ("Promotion Period").

2. This Promotion is open only to new principal POSB Everyday Card ("Card") applicants who submit their Card applications via POSB website or iBanking and whose Card is approved during the Promotion Period ("Eligible Cardmembers"). A customer who has cancelled the Card within the last 6 months prior to the commencement date of this Promotion and re-applies for the Card during the Promotion Period will be automatically disqualified from this Promotion.

3. The first nine hundred (900) Eligible Cardmembers to spend a minimum of S$1,500 in retail transactions within the first three (3) months of the Card approval date ("Qualified Cardmembers") will receive 25,000 BIG Points ("Bonus"). Limited to one (1) Bonus per principal Cardmember only.

4. Total spend of S$1,500 (on both principal and supplementary Cards) is calculated based on local and foreign retail sales and recurring bill payment, but excludes annual fees, interest, bill payment, finance charges, cash advances, balance transfer, installment payment plans, preferred payment plans and all fees charged by DBS Bank Ltd ("DBS").

5. The Qualified Cardmembers will be notified of their Bonus by ordinary post at their mailing address in DBS’ records by 28 February 2014.

6. In order to receive the Bonus, a Qualified Cardmember must be a member of the AirAsia BIG Loyalty Programme ("Programme"). The BIG Points required to redeem an available AirAsia flight on a seat-and-flight basis may change at any time and excludes any airport taxes, duties and fuel surcharges. Programme terms and conditions apply. To sign up and to learn more about the Programme (including Programme terms and conditions, full list of destinations available for redemption and actual number of BIG Points required for the destinations), please visit www.airasia.com

7. Merchant’s terms and conditions will apply.

8. DBS is not an agent of the merchant or vice versa. DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the redemption or use of the merchant's goods and services. DBS reserves the right to replace the Bonus with another item of equivalent value without prior notice.

9. DBS may vary these terms and conditions or suspend or terminate the Promotion at any time without any notice or liability to any party. DBS’ decision on all matters relating to this Promotion is final and binding on all participants and DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
10. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchant’s goods and services. Any dispute about the same must be resolved directly with the merchant and DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the merchant’s goods and services or redemption or usage of the Bonus.

11. These terms and conditions are to be read in conjunction with POSB Everyday Card Agreement and 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 only. The POSB Everyday Card Agreement and DBS Cards General Promotions Terms & Conditions are available at www.posb.com.sg.

12. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and participants irrevocably submit to the exclusive jurisdiction of the Singapore courts.

13. A person who is not a party to these terms may not enforce any of them under the Contracts (Rights of Third Parties) Act (Chapter 53B) and notwithstanding any terms herein, the consent of any third party is not required for any variation of the terms of the Promotion (including any release or compromise of any liability) or termination of the Promotion.