

Terms and Conditions for POSB Everyday Card Targeted Spend & Get Promotion (29 July – 28 September 2017)
("Promotion")

1. The Promotion is from 29 July to 28 September 2017 ("**Promotion Period**").
2. To qualify for this Promotion, customers ("**Eligible Cardmembers**") must have an existing POSB Everyday Card account ("**Card Account**") and be the addressee of the SMS invitation.
3. This invitation is non-transferrable.
4. The Promotion allows an Eligible Cardmember to receive:
A S\$100 Changi Gift Card ("**Gift**") if he/she is among the first 100 Cardmembers to charge a minimum of S\$1,000 in each of the following qualifying periods from 29 July – 28 August 2017 and 29 August – 28 September 2017 ("**Qualifying Spend**") to his/her Card Account.
5. **Qualifying Spend** is based on posted local and foreign retail sales, and excludes:
 - a. posted recurring bill payment, posted 0% interest-free instalment plan and posted preferred payment plan;
 - b. interest and finance charges or all fees charged by DBS;
 - c. cash withdrawal;
 - d. balance transfer;
 - e. smart cash;
 - f. AXS & SAM bill payments and bill payments via internet banking
 - g. payments to government institutions, financial institutions (including banks and brokerages), insurance companies, schools, hospitals, professional service providers and payment for parking lots;
 - h. utility bill payments;
 - i. donations;
 - j. payment of funds to prepaid accounts and merchants who are categorized as "payment service providers";
 - k. and any other transactions determined by DBS from time to time
6. Spend on a supplementary card will be awarded to the principal card when computing the Qualifying Spend for this Promotion.
7. A Gift redemption letter will be mailed to the Eligible Cardmembers' registered address with DBS' records no later than 30 November 2017.
8. The Gift is non-exchangeable, non-transferrable and non-replaceable.
9. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. Customers 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.