

## Frequently Asked Questions

---

### Q1. How do I participate in the Promotion?

DBS/POSB Principal Cardmembers can simply follow the steps below to register for the Promotion:

- (i) Log in to DBS PayLah! app, select 'Rewards' at the bottom menu bar, then tap 'Join Now' on 'DBS/POSB Cards Wonderful Cashback 2024' promo banner.
- (ii) Be among the **first 100,000 Cardmembers** to successfully register your participation via the app during the Registration Period from **18 September 2024 to 31 October 2024**, both dates inclusive.
- (iii) Accumulate Qualified Spend and meet the Personalised Spend Goal assigned to you within each Spend Period. Spend Period: 18 September 2024 to 31 October 2024.

### Q2. How will I know if I have successfully registered for the Promotion?

You will see a Promotion Tracker with the Personalised Spend Goal that will track your Qualified Spend. The Promotion Tracker will automatically reset at the start of each Qualified Spend Period.

### Q3. How is my Personalised Spend Goal determined?

The Personalised Spend Goal is set based on Cardmember's spending history with the bank. New cardmembers who have signed up for a card after 18 September 2024 will have the spend goal assigned based on the bank's existing cardmember's spend data.

### Q4. Can I change my assigned Spend Goal?

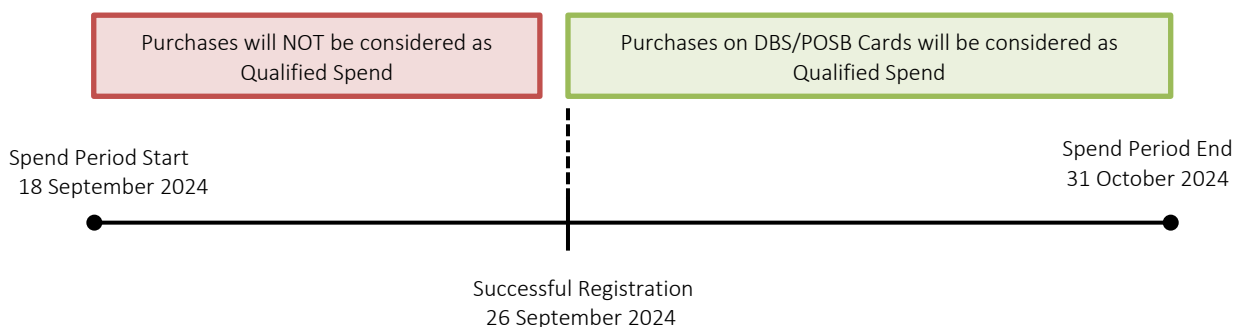
No. The Personalised Spend Goal assigned cannot be changed. The amount is set based on criteria such as your personal spend pattern.

### Q5. The campaign period is from 18 September 2024 to 31 October 2024. If I have registered in September 2024, do I need to register again in October 2024?

You will only be required to register once to participate throughout the different months within the campaign period.

### Q6. I registered for the campaign on 26 September 2024. Will my purchases made between 18 and 25 September 2024 be counted towards the Qualified Spend?

Only the spend that you make after a successful registration via DBS PayLah! app will be considered as Qualified Spend towards the Promotion. All transactions made before the date that you have registered will not be considered even if they are made within the campaign period. See illustration below:



**Q7. How will I know if I have met the minimum Qualified Spend?**

You may track your accumulated Qualified Spend through the Promotion Tracker in DBS PayLah! app. The spend tracker will be updated within 5 working days after the Qualifying Spend is reflected in the transaction history. To access your Promotion Tracker, log in to DBS PayLah! app, tap on “Rewards” at the bottom menu bar, then tap on ‘DBS/POSB Cards Wonderful Cashback 2024’ promo banner. You will also receive push notifications on DBS PayLah! app when you hit 50% and 100% of your Spend Goal. To receive notifications on DBS PayLah! app, enable 'Allow Notifications' in Mobile Settings.

**Q8. How can I find the Promotion Tracker on DBS PayLah! app?**

Log in to DBS PayLah! app, select ‘Rewards’ at the bottom menu bar, then tap on ‘DBS/POSB Cards Wonderful Cashback 2024’ promo banner to view the Promotion and your spend progress. The Promotion Tracker will be removed from DBS PayLah! App by 18 November 2024.

**Q9. My Personalised Spend Goal is S\$1,500 and I have made a transaction that is S\$2,000. Why did I not receive any push notification?**

The push notification will be sent to you via DBS PayLah! app within 5 working days once your Promotion Tracker shows that the accumulated Qualified Spend has hit 100% of your Spend Goal. You will need to have enabled ‘Allow Notifications’ in Mobile Setting within DBS PayLah! app.

**Q10. I purchased an expensive item but made payment via Instalment Payment Plan (IPP). Will this transaction be a Qualified Spend?**

IPP transactions are excluded from the Qualified Spend. The full list of exclusions can be found under Clause 5 of the Promotional Terms & Conditions.

**Q11. I’ve made an eligible transaction today, but it is not yet reflected on the Promotion Tracker in DBS PayLah! app.**

The transaction must be first posted by the merchant. After which, it will take about 5 working days for the transaction to be updated in the Promotion Tracker. Do note that the spend is tracked based on how merchants post the transaction and as such, DBS shall not be responsible for any failure or delay in posting of sales transaction which may result in the transaction being omitted in the computation of Qualified Spend.

**Q12. Can I accumulate Qualified Spend across multiple DBS/POSB Credit and Debit Cards?**

The minimum Qualified Spend is cumulative across all DBS/POSB Credit and Debit Card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, the Qualified Spend incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible Principal Cardmember only.

**Q13. What should I do after meeting my Personalised Spend Goal?**

You can look out for a push notification on DBS PayLah! app. This will be sent within 5 working days once your Promotion Tracker shows that the accumulated Qualified Spend has hit 100% of your Spend Goal. No further action is required from you. The Cashback amount will be automatically credited to your active Credit or Debit Card that was last transacted on by the Principal Cardmember within 15 working days after you receive the push notification.