

Terms and Conditions Governing the DBS/POSB Sep-Oct 2024 Cards Cashback (“Promotion”)

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

Definitions

1. The Promotion period shall run from **18 September 2024 to 31 October 2024**.
2. The Registration period shall run from 18 September 2024 to 31 October 2024, both dates inclusive (“**Registration Period**”).
3. The Promotion is applicable for all DBS/POSB personal Principal Credit and Debit Card (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
4. “**Eligible Card**” means Cardmember’s card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout Promotion Period.
5. “**Qualified Spend**” refers to in-store and online dine, travel and shop transactions that are in local and/or foreign currencies charged to DBS/POSB Card within the Calendar Month and posted by 7th of the following month with the following category descriptions listed in the table below.

	Category Description	Examples	Exclusion
Shopping Spend	Apparel	Adidas, Bata, Charles & Keith, Cotton On, G2000, H&M, Mango, Mothercare, Nike, Uniqlo, Zara	Transactions from Membership purchase, Clubs, Grocery Shops, Supermarket, Chemists, Pharmacies and Convenience Stores will not be included as Shopping Spend.
	Department Stores	BHG, Isetan, Marks & Spencer, OG, Takashimaya, Tangs, Shopee, Lazada	
	Electronic and Computer	Apple, Best Denki, Challenger, Dyson, Gadget Mix, Gain City, Harvey Norman, OSIM, Sony	
	Home/Office Furnishing & Appliances	Bed Bath N’ Table, Castlery, Courts, Crate & Barrel, IKEA, King Living, Sia Huat, Star Furniture	
	Specialty Retail	Bath & Body Works, Coach, Furla, Louis Vuitton, Michael Kors, Rolex, Swarovski	
	Personal Services	Estee Lauder Cosmetics, Jean Yip, L’Occitane, Sephora, The Body Shop, Venus Beauty	

	Watches & Jewellery	Cartier, Cortina Watch, Goldheart, Patek Philippe, Poh Heng Jewellery, SK Jewellery, Taka Jewellery, The Hour Glass, Tiffany & Co	
Category Description		Examples	Exclusion
Dining Spend	Caterers	HappyMamaPapa Catering, Stamford Catering, Tian Wei Signature	Transactions from Agriculture Cooperatives (e.g. Quan Fa Organic Farm, Farmer’s Market) will not be included as Dining spend.
	Eating Places and Restaurants	Deliveroo, Din Tai Fung, foodpanda, Paradise Group	
	Drinking Places (Alcoholic Beverages) - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques	Clink Clink, Zouk	
	Fast Food Restaurants	Domino’s Pizza, KFC, McDonald’s	
	Meat Markets and Retailers, Refrigerated Storage and Bulk Supply	GoodCrop, Song Fish, The Butcher	
	Sweets, Nuts, and Confectionery Shops	Bacha Coffee, Laderach	
	Dairy Products Shops	DairyFolks	
	Bakeries	Baker’s Brew, Breadtalk, Edith Patisserie	
	Miscellaneous Food Shops-Convenience Stores and Specialty Markets	Nespresso	
	Package Shops-Beer , Wine, and Spirits	Crystal Wines, Paneco	
	Restaurants in Hotel	SKAI, Swissotel The Stamford, La Brasserie, The Fullerton Bay Hotel	
	Travel Spend	Airlines	
Hotels/Lodgings		Accor Live Limitless, Ascott Group, Hilton Hotels & Resorts, Marriott International, Pan Pacific Hotels Group, Royal Carribean	
Tour Agencies		Agoda, Booking.com, Expedia, KKday, Klook, Traveloka, Trip.com	

The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code (“MCC”) assigned by the association scheme and determined by the merchant and the merchant’s acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transactions will not be considered under Qualified Spend to earn S\$88 Cashback. Click [here](#) for the list of Eligible MCCs for this campaign.

It **excludes** the following:

- a. bill payments and all transactions made via AXS, SAM and eNETS;
- b. transactions made with NETS/DBS PayLah!;
- c. payments to educational institutions;
- d. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- e. payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
- f. payments to hospitals;
- g. payments to insurance companies (including but not limited to sales, underwriting and premiums);
- h. payments to non-profit organisations;
- i. payments to utility bill companies;
- j. any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to YouTrip, EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay & Singtel Dash);
- k. any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- l. any transaction related to cryptocurrencies;
- m. any transaction with transaction description “AMAZE*”;
- n. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
- o. payments made to CardUp, FavePay, iPaymy and SmooyPay;
- p. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys and Pay+Earn);
- q. pre-authorized transactions on the Card account (e.g. hotel bookings);
- r. payments made via online banking;
- s. payments made via telephone or mail orders; and
- t. any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
- u. any other transaction determined by DBS from time to time.

Eligibility and Mechanics

1. Principal Cardmember must fulfil the following mechanics to qualify for the Promotion as a Qualified Cardmember (“**Qualified Cardmember**”):
 - a. 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. For new users, download DBS PayLah! app via App Store or Google Play Store and
 - b. Be among the **first 100,000 Principal Cardmembers** to successfully register your participation via the app. Qualified Spend will only be tracked after successful registration of the Promotion. All transactions made before the date that Cardmember has registered will not be considered even if they are made within the Spend Period.
 - c. Get **S\$88 Cashback** by accumulating Qualified Spend and meet the Personalised Spend Goal within Spend Period(s) as shown in the table below (“**Reward**”).
2. The Personalised Spend Goal is the sum of Qualified Spend across DBS/POSB Card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall be accrued to the eligible Principal Cardmember only.
3. Only posted transactions captured in the Promotion Tracker will be considered as Qualified Spend. Posted refunds into the Card Account will be computed as a negative spend into the Promotion Spend Tracker for the calendar month. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.

Fulfillment

1. The Cashback amount will be credited to the Qualified Cardmember’s active Card that was last transacted on within 5 working days after 100% of the Qualified Cardmember’s Personalised Spend Goal has been met.
2. Each Qualified Cardmember is entitled to one Reward during the Promotion Period, regardless of the total Qualified Spend made by Cardmember in that Spend Period.
3. The Cashback shall be forfeited if the Card Account is terminated or suspended at the point of fulfilment.
4. The Cashback is non-exchangeable, non-transferable and non-replaceable.

General

1. For non-Singapore dollar Qualified Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualified Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
2. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
3. DBS is entitled to replace the Reward with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Prize at any time without notice or liability.
4. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
5. These terms and conditions shall be read in conjunction with the 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. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.
6. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.
7. DBS reserves the right, at its sole discretion, to terminate the Promotion without prior notice or providing any reason or assuming any liability to any person. DBS' decision on all matters relating to the Promotion shall be final and binding on all participants. DBS shall not be obliged to enter into any correspondence on any matter with any party concerning the Promotion.

Last updated: 18 September 2024