

Terms and Conditions Governing the new DBS Takashimaya Credit Card Application Promotion (“Promotion”)

1. The Promotion is from 1 to 31 October 2016 (“Promotion Period”).
2. To qualify for this Promotion (“**Qualified Cardmembers**”), customers must fulfill the following qualifying criteria below to receive the corresponding sign-up gifts:

Step	Qualifying Criteria	Sign-up Gift
1	a. not hold any existing DBS Takashimaya Card; b. not have cancelled any DBS Takashimaya Cards within the last 12 months prior to the commencement date of this Promotion; c. apply for a Principal Card which is approved during the Promotion Period; and d. charge a minimum of S\$400 at Takashimaya Department Store to their Card within the first 2 months from the date of Card approval (“Qualifying Spend”)	S\$30 cashback (“Gift A”)
2	Subject to fulfilling step 1 above; e. If you’ve applied <u>online</u> for a principal DBS Takashimaya Visa Credit Card during the Promotion Period	Additional S\$10 cashback (“Gift B”)

3. Limited to a maximum of 1 Gift A and 1 Gift B per Qualified Cardmember, based on their Qualifying Spend, regardless of the accumulated spend on the Card during the Promotion Period or the number of Cards applied.
4. Qualifying Spend is based on purchases charged at terminals with the merchant description – Takashimaya Department Store; and excludes purchase of Takashimaya Gift Vouchers.
5. The Qualifying Spend is based on posted local retail sales and posted 0% interest-free instalment plan at Takashimaya Department Store in Singapore, but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS.
6. The Gift will be credited to Qualified Cardmembers’ Card account(s) within 60 days after the last month which the Qualifying Spend was met.
7. Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.
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.