

## Christmas 50 Gifts for 50 Days (“Christmas Promotion”) Terms and Conditions

1. DBS/POSB Credit or Debit Cardmembers (“Cardmembers”, each a “Cardmember”) will get to receive a guaranteed prize (“Gift”) from 6 November 2014 – 11 January 2015 (both dates inclusive) (“Eligible Period”), subject to a minimum spend of \$200 (“Total Account Spend”) charged to DBS/POSB Credit or Debit Card (“Card”) during the Eligible Period.

2. Cardmembers stand to win one of the gifts listed below; awarding of the gifts is at the sole discretion of the bank:

- i) Apple iPhone 6 Plus (64GB)
- ii) Swensen 1 pint ice-cream valued at \$12
- iii) Golden Village movie ticket for any show valued at \$12.50
- iv) Watsons \$5 coupon
- v) S\$1,000 cash rebate
- vi) S\$5 Cash rebate
- vii) S\$2 Cash rebate
- viii) S\$1 Cash rebate

Redemption detail for items **i), iii) and iv)** stated above are at:

Mojito Redemption Centre  
The Central 6 Eu Tong Sen Street  
#03-28/28A & #03-32/32A  
Singapore 059817  
Tel: 6534 8095

Redemption details for item **ii)** stated above is at:

- Any of Swensen’s outlets (except Earle Swensen’s outlets)
- Swensen’s pint tub flavors available are Cookies N Cream, Sticky Chewy Chocolate and Durian, while stocks last

3. To qualify for the gift redemption, Cardmembers will have to spend a minimum amount of S\$200 in a single receipt and sms to 76060 XMAS<space>DBS/POSB CARD NO<space>SPEND AMOUNT (e.g. 200) to redeem the Gift. Cardmembers must sms on the same day or the next day of purchase to qualify. The last day for Cardmembers to sms in their participation will be on 12 Jan 2015 at 2359 hours.

4. The Total Account Spend is based on local retail and online transactions made during the eligible period. Spending for the following are NOT eligible: NETS transactions, top-ups (i.e., EZ link, Transitlink etc.), bill payment (i.e., telecommunications, utilities, town council, insurance, CPF, IRAS, DBS iBanking, etc), balance transfers, cash advance, fuel, My Preferred Payment Plan and any other bank related fees which are posted during the respective promotion periods. Instalment payment plan (“IPP”) transactions must be charged to a DBS/POSB Credit Card (“Credit Card”) and will qualify based on the full retail value of the IPP on the retail charge slip.

For avoidance of doubt, minimum spend must equal to S\$200, after currency conversion, if purchase is made in foreign currencies for online transactions. Below is the minimum qualifying amount for the 5 most commonly used foreign currencies:

USD: \$160

JPY: ¥17,000

EURO: €125

GBP: £98

RMB: 980

5. Limited to one SMS redemption per day per card. Limited to 5,000 redemptions daily from 6 November – 26 December 2014. Limited to 1,000 redemptions daily from 27 December 2014 – 11 January 2015. No gift redemption SMS will be sent on 24 and 31 December 2014. Multiple redemptions on the same promotion code shall be charged to the Cardmember.

6. In the event the Cardmember does not spend a minimum of S\$200, the bank reserves the right to charge the amount of the Gift to Cardmember's credit/debit card.

7. Recipient's handphone must be from a Singapore registered phone number starting with a pre-fix code of +65. Cardmembers are responsible for their own SMS and data roaming charges.

8. All offers are only valid for 7 calendar days from date of SMS received from the bank, no further extension is allowed.

9. Cash rebates will be credited back to the DBS/POSB Card number provided by the Cardmember by 12 February 2015.

10. DBS assumes no responsibility for any loss or damage or expenses arising in connection with the Christmas Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Cardmember's eligibility in the Christmas Promotion.

11. DBS makes no representation to the quality or performance of the goods and services provided by the merchants/ partners/ vendors in connection with the Christmas Promotion.

12. 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 Christmas Promotion. The DBS Cards General Promotions Terms & Conditions are available on [www.dbs.com/sg/cards/tc](http://www.dbs.com/sg/cards/tc).

13. DBS' decision on all matters relating to the Christmas Promotion is final and binding on all Cardmembers. DBS shall not be obliged to enter into any correspondence on any matter concerning the Christmas Promotion.

14. DBS may vary these Terms and Conditions without notice, or withdraw or discontinue the Christmas Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Christmas Promotion, these Terms and Conditions shall prevail.

15. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of Cardmembers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Christmas Promotion, and confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).

16. These Terms and Conditions are governed by Singapore law and the Cardmembers agree to submit to the exclusive jurisdiction of the Singapore courts.

17. A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of the Christmas Promotion.