

**Terms and Conditions for DBS/POSB Credit Cards Cash Advance Rebate Promotion (“Promotion”)**

These terms and conditions govern the Promotion. Participation in the Promotion constitutes acceptance of these terms and conditions.

1. This Promotion is only applicable to DBS/POSB Credit Cardmembers (“**Cardmembers**”).
2. This Promotion is valid from 16 December 2024 till 31 January 2025, both dates inclusive (“**Promotion Period**”).
3. First 3,000 Cardmembers will receive S\$100 cash rebate (“**Cash Rebate**”) for online funds transfers or cash withdrawals from the DBS/POSB Credit Card account (“**Cash Advance**”) of at least S\$1,500 made within the Promotion Period.
4. Each Qualified Cardmember will be eligible to receive a maximum Cash Rebate of S\$100 during the Promotion Period.
5. The Cash Rebate will be credited into the DBS/POSB Credit Card account with the latest transaction activity (at DBS’ discretion), by 30 April 2025. The Cash Rebate shall be forfeited if the Credit card account is terminated or suspended and/or any Cash Advance fee reversals during the Promotion Period.
6. The Cash Advance limit is capped at S\$5,000. Cash Advance withdrawals are pegged to the available credit limit.
7. A 8% transaction fee or S\$15, whichever is greater, applies for each cash advance transaction.
8. A finance charge of effective interest rate 28.5% p.a. (subject to compounding if the charges are not repaid in full) on the amount withdrawn, is chargeable on a daily basis from the date of transaction until receipt of full payment (minimum charge: S\$2.50).
9. DBS shall not be liable for any injury, loss or damage whatsoever, whether direct or indirect, arising from or in connection with the Promotion.
10. DBS may vary these terms and conditions of or suspend or terminate the Promotion at any time without any notice or liability to any party. DBS has the absolute discretion to determine the eligibility of a Customer to participate in the Promotion. DBS will have the final decision on all matters regarding the Promotion. DBS will not be obliged to enter into any correspondence on any matter concerning the Promotion.
11. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms and Conditions and DBS Card Agreement. 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/cards/tc](http://www.dbs.com/sg/cards/tc) for a copy of the DBS Cards General Promotions Terms and Conditions and DBS Card Agreement.
12. These terms and conditions are governed by Singapore law, and Cardmembers irrevocably submit to the exclusive jurisdiction of the Singapore courts.