## Terms and Conditions Governing the DBS Live Fresh Card x Challenger – S\$10 off Promotion ("Promotion")

- 1. The Promotion is valid from 1 June to 31 December 2024 ("Promotion Period").
- 2. To qualify for the Promotion, the customer ("Eligible Cardmember") must fulfil the following conditions at:

Any Challenger Outlet	Challenger Online Store (https://www.challenger.sg/)
Charge a minimum spend of S\$100 with a DBS Live Fresh Card or DBS Live Fresh Student Card (" <b>Eligible Card</b> ") to enjoy S\$10 off.	<ul> <li>Charge a minimum spend of S\$100 with a DBS Live Fresh Card or DBS Live Fresh Student Card; and</li> <li>Apply the promotion code <dbslf10off> ("Promo Code") upon checkout to enjoy S\$10 off.</dbslf10off></li> </ul>

3. The Promotion is subjected to limited redemptions, on a first-come first-served basis.

Promotion Period	1 June to 31 October 2024	1 November to 31 December 2024
No. of redemptions	300	350
(per month)		

- 4. Each transaction is limited to 1 redemption.
- 5. The Promotion may not be used together with other bank promotions, offers, vouchers, rebates, or privileges.
- 6. Challenger's terms and conditions apply.
- 7. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
- 8. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, these Terms and Conditions shall prevail.
- 9. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any notice or liability to any party.
- 10. All Cardmembers 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 <a href="http://www.dbs.com/privacy">http://www.dbs.com/privacy</a>.