

Terms and Conditions Governing the DBS Takashimaya American Express® Credit Card

– Cashback on Foreign Spend (“Japanese Yen”) Promotion (“Promotion”)

1. The Promotion is valid from 1 October 2024 to 31 December 2024 (“**Promotion Period**”), both dates inclusive.
2. The Promotion is only applicable to customers with a principal DBS Takashimaya American Express® Credit Card (“**Eligible Cardmembers**”)
3. To qualify for the Promotion, Eligible Cardmembers must fulfil the following condition:
 - a. Meet the minimum spend of SGD\$1,000 equivalent in Japanese Yen for each Qualifying Spend Period (“**Qualifying Spend Period**”) to receive 5% Cashback (“**Cashback**”) on Eligible Transactions (“**Eligible Transactions**”).
4. Cashback is capped at S\$150 per calendar month.

How to earn cashback:

Qualifying Spend Period	Equivalent Min Spend	Cashback Amount Earned
1 October - 31 October 2024	SGD\$1,000	Up to S\$150
1 November - 30 November 2024	SGD\$1,000	Up to S\$150
1 December - 31 December 2024	SGD\$1,000	Up to S\$150

5. **Eligible Transactions** refers to retail transaction(s) - in-store and online transaction(s) charged to DBS Takashimaya American Express® Credit Card (“Card”) in Japanese Yen, but excludes:
 - a. any transaction charged in any other foreign currency.
 - b. payments made with the Merchant Category Codes (“**MCC**”) listed in Table 1 and transactions matching the terms listed in Table 2 in accordance with the [DBS Rewards Terms and Conditions](#);
 - c. any transactions made via 3rd party app such as:

AMAZE*	FAVEPAY *	SINGTEL DASH*
SHOPEE PAY*	SHOPBACK*	ATOME*
YOUTRIP*	RAZORPAY*	KRIS+*
 - d. posted 0% interest-free instalment plan monthly transactions (“**IPP**”);
 - e. posted My Preferred Payment instalment plan monthly transactions (“**MP3**”);
 - f. interest, finance charges, cash advance, cash withdrawal, balance transfer, smart cash, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via internet banking and all fees charged by DBS;

- g. any transaction that is subsequently cancelled, voided, refunded, or reversed (“**Refunded Transactions**”) for any reason;
 - h. any other transactions determined by DBS from time to time.
6. DBS determines an online retail transaction based on system indicators. The system indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the Card.
 7. 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 transaction(s) will not be considered under the Minimum Spend Requirement and/or Eligible Spend to be eligible for cashback.
 8. Cashback will be awarded to the Eligible Cardmember Card account within 3 to 5 months from end of each Qualifying Spend period, given that the Eligible Cardmember has fulfilled the minimum spend required.
 9. DBS will not account for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
 10. For avoidance of doubt, Supplementary Cardmembers are not eligible to participate in the Promotion. However, Supplementary Card spend can be included in the calculation of Qualifying Spend of Principal Cardmember’s.
 11. In the event that the Eligible Cardmember’s Card Account is closed or suspended and not in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout the Promotion Period and at the time when the cashback is being credited, DBS reserves the right to forfeit the cashback.
 12. DBS shall not be liable for any claims by the participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this Promotion.
 13. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

15. 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 [ww.dbs.com/privacy](http://www.dbs.com/privacy).