

Terms and Conditions Governing DBS 11.11 Extra Bonus Day Campaign (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Definitions

1. The DBS Extra Bonus Day shall be held on 11 November 2021.
2. The Promotion is applicable to all DBS/POSB personal Principal Credit/Debit (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
3. “**Eligible Card**” means Cardmember’s card account(s) must not be suspended, cancelled or terminated by DBS and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout the Promotion and Redemption Period.
4. “**Qualifying Spend**” refers to selected airlines, hotels/lodgings and tour agencies transaction(s) (“**Travel Spend**”) and offline shopping transaction(s) (“**Offline Shopping Spend**”) that are charged to DBS/POSB Card on 11 November 2021 and posted into the Card Account by 20 November 2021.

For the avoidance of doubt, Qualifying Spend incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the eligible Principal Cardmember only.

5. **Travel Spend** refers to retail transaction(s) for goods and services made via the Internet, in-app or in-store and processed by the respective merchants/acquirers as an airline, hotel, lodging or tour agency transaction with the following category descriptions listed in the table below.
6. **Offline Shopping Spend** refers to retail transaction(s) for goods and services made in-store and processed by the respective merchants/acquirers as an offline shopping transaction with the following category descriptions listed in the table below.

	Category Description	Examples
Travel Spend	Airlines	Air New Zealand, British Airways, Cathay Pacific, Emirates, Jetstar, Qatar Airways, Scoot, Singapore Airlines
	Hotels/Lodgings	Four Seasons Hotel, Grand Hyatt, Hilton Hotels, Holiday Inn, Intercontinental Hotel, Mandarin Oriental, Marriott, Royal Caribbean, Shangri-la Hotel, The Ritz Carlton
	Tour Agencies	Agoda, Expedia, Klook, Traveloka, Trip.com
Offline Shopping Spend	Apparel	Adidas, Bata, Charles & Keith, Cotton On, G2000, H&M, Mango, Mothercare, Nike, Uniqlo, Zara
	Department Stores	BHG, Isetan, Marks & Spencer, OG, Takashimaya, Tangs, Tokyu Hands
	Electronic and Computer	Apple, Best Denki, Challenger, Dyson, Gadget Mix, Gain City, Harvey Norman, OSIM, Sony
	Home/Office Furnishing & Appliances	Bed Bath N’ Table, Castlery, Courts, Crate & Barrel, IKEA, King Living, Sia Huat, Star Furniture

Specialty Retail	Bath & Body Works, Coach, Furla, Louis Vuitton, Michael Kors, Rolex, Swarovski
Personal Services	Estee Lauder Comestic, Jean Yip, L'Occitane, Sephora, The Body Shop, Venus Beauty
Watches & Jewellery	Cartier, Cortina Watch, Goldheart, Patek Philippe, Poh Heng Jewellery, SK Jewellery, Taka Jewellery, The Hour Glass, Tiffany & Co

Transactions from Grocery Shops, Supermarket, Chemists, Pharmacies and Convenience Stores will not be included as Offline Shopping Spend.

Eligibility and Mechanics

7. The Promotion allows Cardmembers to earn 8% cashback (“**Cashback**”) on Qualifying Spend charged on Extra Bonus Day and posted within 9 calendar days after Extra Bonus Day (“**Qualified Cardmembers**”).
8. The maximum cashback that a Qualified Cardmember can earn is S\$8 (“**Cashback Cap**”), regardless of the number of DBS/POSB Cards that he/she has.
9. Posted refunds into the Card Account will be computed as a negative spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the Promotion.
10. Cardmembers can view their spend progress on the DBS PayLah! app. To access the spend tracker, Cardmembers will need to log in to DBS PayLah! app, tap on ‘Rewards’ at the bottom menu bar, then tap on the promotion banner. The spend tracker will be updated within 3 working days after the Qualifying Spend is reflected in the transaction history. Spend tracker will be removed on 29 November 2021.
11. Cashback is computed to the nearest 2 decimal places and credited to the respective Card Account(s) with the Qualifying Spend by 26 November 2021. Cashback will be reflected in the monthly Card Account statement.
12. Qualified Cardmembers will receive an email notification by 5 December 2021.

General

13. DBS determines whether a transaction is made online based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the DBS/POSB Card.
14. 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 transactions will not be considered as Qualifying Spend for the cashback.

15. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being omitted from enjoying the Promotion.
16. DBS reserve the right at any time without giving any reason or notice to deduct, withdraw or cancel any Cashback awarded to a Cardmember without liability.
17. DBS will have the final decision on all matters regarding the Promotion.
18. DBS may change these terms or suspend/terminate the Promotion without giving any notice.
19. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
20. 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 Promotion. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.
21. 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 which can be found at www.dbs.com/privacy.

DBS 11.11 Extra Bonus Day Campaign (“Promotion”) Frequently Asked Questions

Q1. How can I participate & how much cashback will I receive in the Promotion?

It’s really easy! There is no registration required. Simply make the Qualifying Spend on your DBS/POSB Credit/Debit Card(s) (“**DBS/POSB Card**”) on Extra Bonus Day to earn an extra 8% cashback (“**Cashback**”)! Please note that the extra 8% cashback is capped at S\$8 regardless of the number of DBS/POSB Cards that you have.

Q2. When is Extra Bonus Day?

Mark your calendar! The Extra Bonus Day will be held on 11 November 2021.

Q3. What is a Qualifying Spend?

Qualifying Spend refers to selected airlines, hotels/lodgings and tour agencies transaction(s) (“**Travel Spend**”) and offline shopping transaction(s) (“**Offline Shopping Spend**”) that are charged to DBS/POSB Card on 11 November 2021 and posted into the Card Account by 20 November 2021.

Q4. What is considered as Offline Shopping Spend and Travel Spend?

Travel Spend refers to retail transaction(s) for goods and services made via the Internet, in-app or in-store and processed by the respective merchants/acquirers as an airline, hotel, lodging or tour agency transaction with the following category descriptions listed in the table below

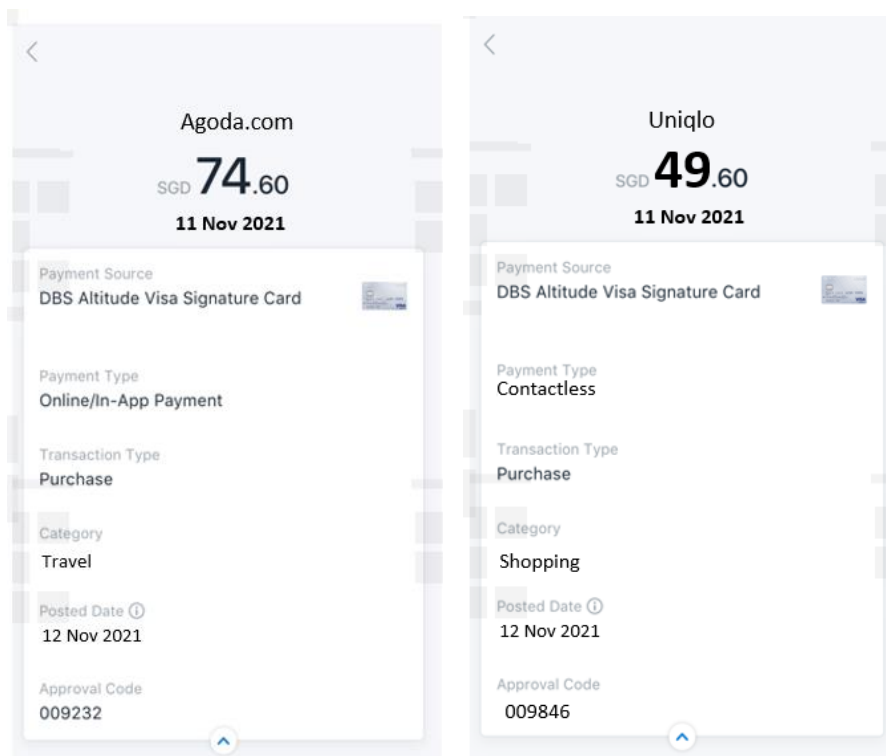
Offline Shopping Spend refers to retail transaction(s) for goods and services made in-store and processed by the respective merchants/acquirers as an offline shopping transaction with the following category descriptions listed in the table below.

	Category Description	Examples
Travel Spend	Airlines	Air New Zealand, British Airways, Cathay Pacific, Emirates, Jetstar, Qatar Airways, Scoot, Singapore Airlines
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	Tour Agencies	Agoda, Expedia, Klook, Traveloka, Trip.com
Offline Shopping Spend	Apparel	Adidas, Bata, Charles & Keith, Cotton On, G2000, H&M, Mango, Mothercare, Nike, Uniqlo, Zara
	Department Stores	BHG, Isetan, Marks & Spencer, OG, Takashimaya, Tangs, Tokyu Hands
	Electronic and Computer	Apple, Best Denki, Challenger, Dyson, Gadget Mix, Gain City, Harvey Norman, OSIM, Sony
	Home/Office Furnishing & Appliances	Bed Bath N’ Table, Castlery, Courts, Crate & Barrel, IKEA, King Living, Sia Huat, Star Furniture
	Specialty Retail	Bath & Body Works, Coach, Furla, Louis Vuitton, Michael Kors, Rolex, Swarovski
	Personal Services	Estee Lauder Comestic, Jean Yip, L’Occitane, Sephora, The Body Shop, Venus Beauty

Watches & Jewellery	Cartier, Cortina Watch, Goldheart, Patek Philippe, Poh Heng Jewellery, SK Jewellery, Taka Jewellery, The Hour Glass, Tiffany & Co
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Transactions from Grocery Shops, Supermarket, Chemists, Pharmacies and Convenience Stores will not be included as Offline Shopping Spend.

You can check the Payment Type (e.g. Online/In-App Payment, Contactless) and Category (e.g. Shopping, Travel) under the Transaction History in digibank to see if the transaction is considered as an **Offline Shopping Spend** or **Travel Spend**. Example below.



Q5. Can I accumulate Qualifying Spend across multiple DBS/POSB Cards?

Yes! You can accumulate the Qualifying Spend across your DBS/POSB Cards on Extra Bonus Day. The Qualifying Spend incurred by a Supplementary Cardmember will be accrued to the Principal Cardmember too.

Example scenario:

DBS/POSB Card	Total Qualifying Spend on Extra Bonus Day	Cashback Earned
DBS Altitude Card	S\$32.60	S\$2.61
DBS Visa Debit Card	S\$22.80	S\$1.82
Total:	S\$55.40	S\$4.43

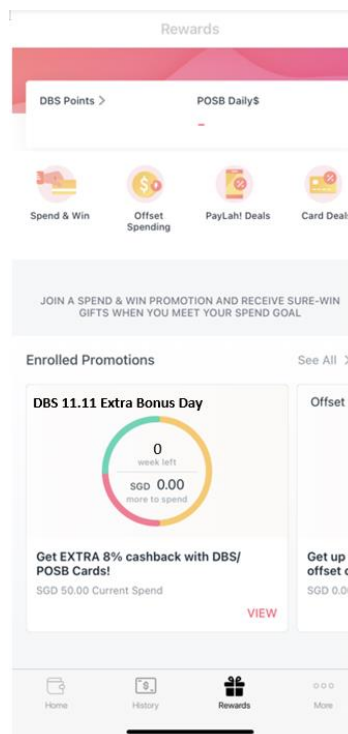
Q6. If I made payment via Instalment Payment Plan (IPP), will the transaction be considered as Qualifying Spend?

IPP transactions are excluded from the Qualifying Spend and will not earn an extra 8% cashback.

Q7. How can I find the Promotion/Spend Tracker on the DBS PayLah! app?

You will need to log in to DBS PayLah! app, tap on 'Rewards' at the bottom menu bar, then tap on the promotion banner. You will be able to view your spend progress. The spend tracker will be updated within 3 working days after the Qualifying Spend is reflected in the transaction history.

Don't have DBS PayLah!? Download the DBS PayLah! via App Store, Google Play or AppGallery.



Q8. Will I be earning the extra 8% cashback on top of my DBS/POSB Card's current card benefit?

Yes! For example, if you are using your DBS Live Fresh Card that lets you earn up to 5% cashback on online/contactless spend, you will get to enjoy a whopping total of up to 13% cashback on Extra Bonus Day! This equates to up to 5% cashback under online spend and 8% extra cashback under this Promotion.

Q9. How will I know if I qualify for the Promotion?

Once you have made an eligible spend on DBS Extra Bonus Day, an email notification will be sent to you by 5 December 2021.

Q10. When will I receive the Cashback in my Card Account?

The cashback will be credited by 26 November 2021 to your Card Account which you have made the eligible transaction on.