

Terms and Conditions Governing the Overseas Cashback on POSB Everyday Card and DBS Woman’s Card Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions (“Terms”).

Definitions

1. This Promotion is valid from 1 October 2022 to 31 March 2023 (both dates inclusive) (“**Promotion Period**”).
2. “**Customers**” refers to customers with a POSB Everyday Card or DBS Woman’s Card or DBS Woman’s World Card (“**Card**”).
3. “**Overseas Cashback**” refers to the additional cashback which will be awarded based on the amount of Overseas Spend charged. For the avoidance of doubt, POSB Everyday Cardmembers will earn Overseas Cashback in the form of Daily\$ Rebate awarded to the cardmember’s POSB Everyday Card account. DBS Woman’s Cardmembers will earn Overseas Cashback which will be automatically applied to pay part of the billed amount for that statement month.
4. “**Overseas Spend**” is identified as offline retail transaction(s) made in-store, charged and posted to the card in foreign currencies and processed by the respective merchants/acquirers as an **Offline Shop** or **Offline Dine** transaction as illustrated in the table below.

Category	Description
Offline Shop	Apparel, Department Stores, Electronic and Computer, Personal Services, Home/Office Furnishing & Appliances, Specialty Retail, Watches & Jewellery
Offline Dine	Caterers, Eating Places and Restaurants, Drinking Places (excluding Fast Food Restaurants)

The main business activity of a merchant and any transaction performed at these merchants are classified under Merchant Category Code (MCC) assigned by Mastercard and determined by the merchant and the merchant’s acquiring bank. The main business activity of a merchant and the assigned MCC is not determined by DBS. If any transaction is not classified under the relevant MCCs, such card transaction will not be considered as Overseas Spend for the Overseas Cashback. DBS determines an online transaction 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 Card.

5. “**Qualified Spend**” refers to retail transactions charged and posted to the card during the Promotion Period, through Mastercard Worldwide networks, excluding the following transactions:
 - a. Bill payments and all transactions via AXS, SAM, eNETS;
 - b. Payments made to CardUp, FavePay, iPaymy and SmoovPay;
 - c. Payments to educational institutions;
 - d. Payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);

- e. Payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
- f. Payments to hospitals;
- g. Payments to insurance companies (including but not limited to sales, underwriting, and premiums);
- h. Payments to non-profit organisations;
- i. Payments made via online banking;
- j. Payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys, and Pay+Earn);
- k. Payments made via telephone or mail order;
- l. Payments to utility bill companies;
- m. Any top-ups or payment of funds to payment service providers, prepaid cards, prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Shopee Pay and Singtel Dash);
- n. Any betting transactions (including but not limited to Levy Payments to Local Casinos, Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers);
- o. Any transactions related to crypto currencies;
- p. Any transaction with transaction description "AMAZE*";
- q. Instalment payment plan, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS); and
- r. Any other transactions determined by DBS from time to time.

Eligibility and Mechanics

- 6. To qualify for the Promotion, Customers must make S\$1,500 worth of Qualified Spend (**"Minimum Spend Requirement"**) which is charged and posted to their Card within the Promotion Period (**"Qualified Customers"**).
- 7. Qualified Customers will earn 5% Overseas Cashback on their Overseas Spend.
- 8. The maximum Overseas Cashback that a Customer can earn is S\$15 per Card (Daily\$15 for POSB Everyday Cardmembers) per calendar month.
- 9. Overseas Cashback is computed to the nearest 2 decimal places and will be credited to your Card (that is in good standing) within 60 days after the end of each calendar month.

General Terms and Conditions

- 10. For purposes of calculating the Overseas Cashback, spending by both Principal and Supplementary Cardmembers will be consolidated under the Principal Card Account.

11. Refunded Transactions will be deducted from the Minimum Spend Requirement, when computing Overseas Cashback.
12. Only posted transactions captured within the Promotion Period will be considered as Overseas Spend. DBS shall not be responsible for any failure or delay in posting of retail transactions which may result in Cardmembers being ineligible for the promotion.
13. Overseas Cashback awarded is non-exchangeable, non-transferrable and non-replaceable.
14. Overseas Cashback awarded for transactions that is subsequently reversed will be deducted from the Card accordingly.
15. Overseas Cashback will not be awarded to an Eligible Customer whose Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever during the Promotion Period.
16. DBS shall have the absolute discretion to postpone the awarding of Overseas Cashback for a reasonable period in the event of unforeseen circumstances, including but not limited to any delay arising from system issues.
17. Calculation of Overseas Spend is based on the transaction date when the card transaction is charged to the Card.
18. The Terms shall be read in conjunction with the prevailing POSB Everyday Card and DBS Woman's Card Promotions & Programmes (respectively) and any other terms that may be relevant in connection with this Promotion (collectively the "Standard Terms"). In the event of any inconsistency between the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency.
19. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
20. DBS reserves the right at any time and at its sole discretion to vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any Cardmember, and all Cardmembers shall be bound by these amendments.