



## Terms and Conditions Governing My Preferred Payment Plan & DBS Takashimaya Credit Cards Cash Rebate Promotion (“Promotion”)

### Definitions, Eligibility and Mechanics

1. The **Promotion** is valid from 14 February 2025 to 31 May 2025 (both dates inclusive) (“**Promotion Period**”) and is only applicable to DBS Takashimaya Principal Credit Cardmembers (“**Eligible Customers**”), not applicable for DBS Commercial Cardmembers.
2. My Preferred Payment Plan (“**MP3**”) program consists of:
  - a. **MP3 Cards** where application is only applicable for retail transactions charged to a DBS/POSB Credit Card (“**Card Account**”) and instruction has to be given by Principal Cardholder.
3. The S\$50 cash rebate (“**Cash Rebate**”) shall be awarded to the first 8,000 **Eligible Customers** who have signed up successfully for instalment plan(s) between 6 to 24 months tenure (“**MP3 Cards**”), with minimum total **Qualifying Spend** amount of S\$2,000 converted on any of the **Qualifying Cards** during **Promotion Period**.
4. **Qualifying Spend** is based on transaction(s) posted at the following:
  - a. Takashimaya Department Store Singapore (Takashimaya Singapore Ltd.),
    - i. Excluding transactions from:
      - Cold Storage, Food Village, and selected food merchants at B2 Food Hall
      - Alteration, Shoe Repair, Dry-cleaning, Delivery, and any other services
  - b. Takashimaya Online Store Singapore (Takashimaya Singapore Ltd.) and
  - c. Participating Specialty Stores in Takashimaya Shopping Centre Singapore. Visit <https://www.takashimayasc.com.sg/dbs-takashimaya-privileges/> for the latest updates on the participating list of Specialty Stores.
  - d. Payments made via in-store card terminals only.
  - e. For avoidance of doubt, any other transaction(s) not made at above 4a to 4c, shall be excluded.
  - f. **Qualifying Spend** also excludes the following:
    - i. Transaction made via 3rd party app such as:

AMAZE*	FAVEPAY*	SINGTEL DASH*
SHOPEE PAY*	SHOPBACK*	ATOME*
YOUTRIP*	RAZORPAY*	KRIS+*
    - ii. Posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“MP3”) monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, smart card, AXS payments, SAM online bill payments, bill payments via internet banking, all fees charged by DBS.
  - g. Any other transactions determined by DBS from time to time.
5. 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.
6. **Qualifying Cards** include DBS Takashimaya Visa Credit Card and DBS Takashimaya American Express® Credit Card.



7. **Eligible Customer** is only entitled to one **Cash Rebate** regardless of the number of plans applied across **Qualifying Cards** during **Promotion Period**.
8. The **Cash Rebate** will be credited into your **Card Account** by 30 June 2025.
9. DBS reserves the rights to terminate the **Promotion** at any point of time.
10. An administrative charge of S\$150 will be levied for change in tenure, early repayment and/or **Card Account** termination/closure. In the event of **Card Account** termination/closure, the outstanding balance under the **MP3** shall become payable immediately.
11. DBS may vary these Terms and Conditions and may discontinue the **MP3**, without notice or liability to any party.
12. These Terms and Conditions shall form part of the applicable terms and conditions governing the use of the **Card Account** and shall be construed and interpreted accordingly.
13. These Terms and Conditions are governed by Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.
14. A person who is not a party to these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.



**Terms and Conditions Governing MP3 Cards**

1. A one-time non-refundable processing fee applies based on the table below.

Tenure	3 months	6 months	12 months	18 months	24 months
<b>One-Time Processing Fee* (based on the transaction amount)</b>	0%	3%	5%	6%	6%
<b>Effective Interest Rate</b>	0% p.a.	10.43% p.a.	9.50% p.a.	7.86% p.a.	5.98% p.a.

\*Processing fee is applicable for each approved application.

2. **MP3 Cards** application is not applicable for transactions made on a DBS/POSB Debit Card, Cash Advance, Balance Transfer, Payment via iBanking, 0% Instalment Payment Plan, PayPal transactions, financial/security/investment related transactions that fall under Merchant Category Codes 6012, 6051, 6211, 4829 and such other transactions as DBS may determine.
3. Minimum amount required for **MP3 Cards** application is S\$100 (in a single transaction). Maximum combined of 10 transactions is allowed per **MP3 Cards** application.
4. **MP3 Cards** application is only applicable for unbilled retail transactions and retail transactions reflected in latest statement.
5. **MP3 Cards** application with incomplete fields and/or incorrect information given will not be processed. The application is subject to DBS's approval.
6. Transactions in foreign currency will be converted to Singapore dollar based on DBS's prevailing exchange rates and the **MP3 Cards** application will be based on the Singapore dollar amount.
7. DBS Points/Cash Rebates/yuu SG Points will not be awarded for transactions utilized to qualify for the **MP3**. Any DBS Points/Cash Rebates/yuu SG Points which were awarded as such will be reversed.
8. DBS Points/Cash Rebates/yuu SG Points will not be awarded for fees/charges arising from the **MP3**.
9. An administrative charge of S\$150 will be levied for change in tenure, early repayment and/or **Card Account** termination/closure. In the event of Card Account termination/closure, the outstanding balance under the **MP3** shall become payable immediately.
10. DBS may vary these Terms and Conditions and may discontinue the **MP3**, without notice or liability to any party.
11. These Terms and Conditions shall form part of the applicable terms and conditions governing the use of the **Card Account** and shall be construed and interpreted accordingly.
12. These Terms and Conditions are governed by Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.
13. A person who is not a party to these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any



variation (including any release or compromise of any liability) or termination of these Terms and Conditions.