

POSB Everyday Card Malaysia Ringgit (MYR) Campaign (“Promotion”)

Frequently Asked Questions

Q1. What is the Promotion about?

You will get 5% cash rebates on your Malaysia Ringgit (MYR) spend on Saturdays and Sundays with your POSB Everyday Card. This Promotion will run from 1 October 2024 to 31 January 2025 (“Promotion Period”) and will include 4 Spend Periods:

- 1 October 2024 to 31 October 2024 (“Spend Period 1”)
- 1 November 2024 to 30 November 2024 (“Spend Period 2”)
- 1 December 2024 to 31 December 2024 (“Spend Period 3”)
- 1 January 2025 to 31 January 2025 (“Spend Period 4”), all dates inclusive

Categories	Cash Rebates	Crediting Date	Monthly Minimum Spend Requirement	Weekly Cap on Cash Rebates
Malaysia Ringgit (MYR) Spend	0.3% Daily\$ base rebates	Upon successful sales settlement	No Min. Spend	No Cap
	Additional 4.7% Daily\$ Cash Rebates	Within 90 days of the end of each calendar month	Min. S\$800 Qualified Spend	Daily\$14.10 per week

- 5% Cash Rebates on Malaysia Ringgit (MYR) Spend
 - Valid only for transactions made in Malaysia Ringgit (MYR) on Saturdays and Sundays from 1 October 2024 to 31 January 2025.
 - For the Saturday and Sunday on 30 November 2024 and 1 December 2024, awarding will be based on S\$800 qualified spend in November 2024.

Q2. How does the Promotion work?

Please refer to the following illustration of how you may earn your cash rebates for this Promotion with a minimum overall spend of S\$800 on your POSB Everyday Card.

Weekend	MYR Spend	0.3% Base Cash Rebates (No cap)	4.7% Additional Cash Rebates (Capped at Daily\$14.10)
5 - 6 Oct 2024	S\$300.00	Daily\$0.90	Daily\$14.10
12 -13 Oct 2024	S\$125.00	Daily\$0.38	Daily\$5.88
19 - 20 Oct 2024	-	-	-
26 - 27 Oct 2024	S\$600.00	Daily\$1.80	Daily\$14.10
Total	S\$1,025.00	Daily\$3.08	Daily\$34.08

Note that no additional cash rebates will be awarded for the respective spend period if the overall minimum spend on your POSB Everyday Card is below S\$800.

Q3. How does the Promotion work when the weekend includes dates which are across the months (e.g. 30 November 2024 and 1 December 2024 weekend)?

To enjoy 5% cash rebates for your Malaysian Ringgit (MYR) spend on this weekend (30 November 2024 and 1 December 2024), you will have to charge a minimum overall spend of S\$800 on your POSB Everyday Card in the month of November 2024.

Q4. Who can participate in the Promotion?

The Promotion is only applicable to customers with a principal POSB Everyday Credit Card ("POSB Everyday Card"). Supplementary Card spend will be considered towards the Minimum Spend Requirements of the Primary Card and relevant spend (ie. Malaysian Ringgit (MYR) spend) will be awarded accordingly. Cash rebates will be credited to Primary Card Account together with that earned from the Primary Card.

Q5. How can I participate in the Promotion?

It's really easy! No registration is required. Simply charge at least S\$800 Qualified Spend a month during the Spend Period(s) and unlock 5% cash rebates on your Malaysia Ringgit (MYR) spend during the weekends when you tap and pay with your POSB Everyday Card.

Q6. How should I tell if my instalment arrangement is My Preferred Payment or Instalment Payment Plan, and which one is eligible for the Promotion?

My Preferred Payment Plan (MP3) transactions **are eligible** as Qualified Spend for this campaign. If your instalment arrangement is under MP3, it will be reflected as "My Preferred Payment Plan" on your card statement.

DBS Instalment Payment Plan (IPP) are **not eligible** as Qualified Spend. For DBS IPP, it will reflect the merchant name where you have applied IPP from along with the monthly instalment amount, on your card statement.

Q7. How will the cash rebates be awarded?

The cash rebates amount will be credited to the Cardmember's active POSB Everyday Card account that was last transacted on during each Spend Period in the form of Daily\$, within 90 days after the Promotion Period.

Q8. If I receive the cash rebates in Spend Period 1, can I still unlock the cash rebates for Spend Period 2?

If you have received the cash rebates for Malaysia Ringgit (MYR) spend made in Spend Period 1, you will still be eligible to receive the cash rebates for Spend Period 2, provided that Qualified Spending is made with your POSB Everyday Card within the specified dates. Kindly note that the maximum cash rebates you can receive per Spend Period are indicated above in (1).