

Terms and Conditions Governing the Offset Spending January Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of Terms and Conditions governing it.

1. The Promotion is organised by DBS Bank Ltd (“DBS”) and is valid from 1 January 2025 to 31 January 2025 (“Promotion Period”).
2. The Promotion is for all existing customers with DBS Points earning cards, excluding DBS American Express card.
3. To qualify for the Promotion and be eligible for the cashback, Cardmembers must
 - i. Be an existing DBS/POSB Credit cardmember (“Cardmember”) whose Card account(s) (individually a “Card Account” and collectively “Card Accounts”) are not terminated or suspended with DBS and,
 - ii. Offset PayLah! transactions and/or posted credit card transactions by redeeming available DBS Points via DBS PayLah! app to accumulate cashback during Promotion Period.
4. All offsets must be captured in DBS system before 2359 hour on the last day of Promotion Period to be considered for the cashback.
5. A qualified cardmember is entitled for the following cashback:
 - i. Get up to S\$240 cashback over the entire Promotion Period by accumulating the amount offset with DBS Points. Qualified Cardmembers will each be assigned to a redemption tier in DBS PayLah! app and are not allowed to change their redemption tier during the Promotion Period.
6. A sample illustration of cashback earned from offsetting transactions by redeeming DBS Points:

Cumulative redemption amount in January (using DBS Points)	Illustration using 20% cashback
S\$50	S\$10
S\$100	S\$20
S\$500	S\$100
S\$1,500	S\$240

7. The cashback earned based on amount offset will be credited to Qualified Cardmembers by 27 February 2025.
8. Qualified Cardmembers who are eligible to receive cashback will have the cashback earned credited into their Card Account under the card with the smallest card number. i.e. Smallest 15 or 16-digit card number of the Cardmember in the following order of priority: (a) DBS American Express card; (b) DBS Visa card; or (c) DBS/POSB MasterCard card.

9. In the event that the Qualified Cardmember's Card account is terminated or suspended for any reason during the Promotion Period, the said Cardmember will be disqualified from the Promotion and any cashback earned shall be automatically forfeited or cancelled.
10. Qualifying offsets are only available for DBS points earning cards, excluding DBS American Express card, by redeeming DBS Points. Other DBS/POSB Loyalty Dollars such as Daily\$ are not included to earn cashback for the Promotion.
11. To offset a PayLah! or credit card transaction by redeeming DBS Points, the Cardmember must login to DBS PayLah! app.

DBS PayLah! App

- Under 'Rewards' tab, click on "Offset Spending"
- Select an eligible PayLah! or credit card expenses made with a card that earn DBS Points
- Click "Offset" to start the process for the redemption
- Choose the amount to offset
- Click "Offset now" to complete the redemption using DBS Points

12. Successful offsets by redeeming DBS Points are non-refundable and non-reversible by DBS.
13. Cashback given will be clawback from Cardmembers who have their successful offsets reversed in the event of any unforeseen circumstances.

General

14. DBS will have the final decision on all matters regarding the Promotion.
15. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
16. DBS makes no representation to the quality or performance of the goods and services provided by the merchants/ partners/ vendors in connection with the Promotion.
17. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
18. Participating Cardmembers hereby consent to DBS contacting registered Cardmembers at their respective mobile number(s) provided to DBS for the purposes of the Promotion. Each Cardmember understands and acknowledges that by providing such consent to DBS, DBS may contact the aforesaid Cardmember for purposes of the Promotion even if the aforesaid Cardmember's mobile number is registered on the National Do-Not-Call Register. Each Cardmember also agrees and understands that the consent given by the aforesaid Cardmember herein will replace and supersede all previous instructions given by the aforesaid Cardmember to DBS in any form, whether written or otherwise, in relation to DBS contacting the aforesaid Cardmember via the aforesaid Cardmember's respective mobile number(s).
19. These terms and conditions shall be read in conjunction with the DBS Rewards Programme Terms & Conditions and 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 Rewards Programme Terms & Conditions and/or Cards General Promotions Terms & Conditions.
20. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.

Frequently Asked Questions (FAQs) for the Offset Spending January Promotion (“Promotion”)

Q1. How do I earn cashback for the Promotion?

You will need to perform an offset of PayLah! transaction or posted credit card transaction by redeeming DBS Points via DBS PayLah! app. Select an eligible expense under PayLah! or cards that earn DBS Points, choose the amount to offset then click ‘Offset’ to complete the redemption using DBS Points.

Q2. Can Supplementary Cardmember or anyone participate for this Promotion?

All Principal Cardmembers with DBS Points earning cards can participate in the Promotion.

Q3. Can I use my Daily\$ and/or other DBS/POSB Loyalty Dollars for the redemption?

Qualified offsets of PayLah! transaction and/or posted credit card transactions for the Promotion are only available for DBS points earning cards using DBS Points. Redemption with POSB Daily\$ or other DBS/POSB Loyalty Dollars will not earn cashback under this Promotion.

Q4. Can I offset my PayLah! transactions and earn cashback for the Promotion?

Yes, offset of PayLah! transactions with DBS Points are eligible for the promotion.

Q5. Do I get more cashback with multiple redemption?

The maximum cashback to be earned in a month by the qualified Cardmember is fixed regardless of the number of offsets made.

Scenario 1: Illustration of cashback earned from multiple redemptions:

Your everyday spend	Transaction Date	Illustration using 20% cashback	Transaction Amount	Amount offset by redeeming DBS Points	Cashback earned
Shopping purchases	12 January 2025	20%	S\$600	S\$600	S\$120
Spend in F&B outlet	25 January 2025	20%	S\$650	S\$650	S\$120
Total cashback earned (max.)					S\$240

Scenario 2: Illustration of cashback earned from single redemption:

Your everyday spend	Transaction Date	Illustration using 20% cashback	Transaction Amount	Amount offset by redeeming DBS Points	Cashback earned
Hotel Staycation	12 January 2025	20%	S\$1,250	S\$1,250	S\$240
Total cashback earned (max.)					S\$240



Live more, Bank less

Q6. When must I make the redemption for it to be considered?

Cardmembers need to make the offset for PayLah! transaction and/or credit card transactions successfully before 2359 hour on the last day of Promotion Period in the DBS system. i.e. Successful offsets by redeeming DBS Points and are posted in DBS system by 2359 hour on 31 January 2025 will be considered.