

Terms and Conditions Governing the DBS Rewards Catalogue – Cash Credit Promotion November 2024 (“Promotion”)

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

1. The Promotion is organised by DBS Bank Ltd (“DBS”) and shall run from 15 November 2024 to 31 December 2024 (“Promotion Period”).
2. The Promotion is applicable to all DBS personal Principal Credit (“DBS Card”) Cardmembers holding the Eligible Card(s) (“Eligible Cardmembers”).
3. “Eligible Card” means the Cardmember’s DBS Card account (“Card Account”) 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 Cards Agreement) throughout the Promotion Period.
4. “Participating Cards” refers to DBS Points earning American Express®, Mastercard or Visa Credit Cards issued by DBS Bank Ltd (“DBS”) except:
 - a) DBS Corporate Liability Card (Mastercard Corporate/Executive and Visa Corporate/Business), DBS Purchasing Card, Country Club Corporate Card, DBS Live Fresh Card, DBS yuu Card, DBS Takashimaya Card, DBS Esso Card, SAFRA DBS Credit/Debit Card and DBS Debit Cards;
 - b) POSB Mastercard Credit/Debit Cards;
5. “DBS Rewards Catalogue” refers to DBS Rewards catalogue website (rewards.dbs.com) where DBS Cardmembers can redeem DBS Points for their choice of rewards.
6. “Qualifying Rewards Redemption” refers to DBS Points redeemed for rewards voucher(s), rewards e-Voucher(s) and/or donation(s) made to charitable organizations through DBS Rewards catalogue (rewards.dbs.com).
7. “Cash Credit Award” refers to the amount of cash credit which will be issued to Eligible Cardmember as credit card statement offset upon fulfilling the conditions as set out in this Promotion. Cash Credit Award will be credited into Eligible Cardmember’s Card Account within 4 months from the end of this Promotion.
8. To qualify for this Promotion, Eligible Cardmember must fulfil either of the following conditions:

Promotion Tier	Conditions	Cash Credit Award
Tier A	Redeem at least 3,000 DBS Points worth of Qualifying Rewards Redemption(s) during Promotion Period	S\$10 Cash Credit
Tier B	Redeem at least 6,000 DBS Points worth of Qualifying Rewards Redemption(s) during Promotion Period	S\$30 Cash Credit

9. DBS Points redeemed for the following purpose(s) will be **EXCLUDED** from this Promotion:
 - a) DBS Rewards Frequent Flyer Programme including but not limited to Air Asia BIG Points, KrisFlyer Miles, Asia Miles, Qantas Points
 - b) KrisFlyer Miles Auto Conversion Programme
 - c) Fee Waivers including but not limited to Credit Card Annual Fee Waiver, Waiver of FFP Administrative fee, waiver of KrisFlyer Auto Conversion Programme Annual Participation Fee
 - d) Cash Credit of any denomination to offset against the outstanding balance of your credit card bill.
 - e) All other DBS Points rewards redemption(s) that are not redeemed through DBS Rewards catalogue website (rewards.dbs.com).

10. Each Eligible Cardmember is entitled to receive only one (1) Cash Credit Award for this Promotion.
11. Cash Credit Award is limited to the first 1,500 Eligible Cardmembers in each Promotion Tier who meet all the conditions set out in this Promotion. Cash credit will be awarded to the Card Account selected to redeem Qualifying Rewards Redemption.
12. If the Eligible Customer's Card Account is terminated or suspended for any reason during the Promotion Period, the said Customer will be disqualified from the Promotion and any Cash credit to be awarded shall be automatically forfeited or cancelled.
13. If an Eligible Cardmember has more than one (1) Participating Card, the DBS Points on all Participating Cards will be combined and aggregated for purpose of tabulating the total DBS Points redeemed by Eligible Cardmember during the Promotion Period.
14. All DBS Points redemption must be captured in DBS system before 2359 hours on the last day of Promotion Period to be considered for this Promotion.
15. Successful redemptions with DBS Points are non-refundable and non-reversible.
16. DBS reserves the right to claw back the Cash Credit Award from customers who have their redemptions reversed or refunded in the event of any unforeseen circumstances.

General Terms & Conditions

17. DBS will have the final decision on all matters regarding the Promotion.
18. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
19. 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.
20. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
21. These terms and conditions shall be read in conjunction with the DBS Rewards Programme Terms & Conditions and 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 Rewards Programme Terms & Conditions and/or DBS Cards General Promotions Terms & Conditions.
22. 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.