

## Terms and Conditions Governing the DBS Rewards Redeem & Win Promotion ("Promotion")

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

### Definitions

1. The Promotion is organised by DBS Bank Ltd ("DBS") and shall run from 1 April 2024 to 30 April 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 Points redeemed for the following purposes 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) KrisPay Miles conversion
  - d) 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
6. If an Eligible Cardmember has more than one (1) Participating Card, DBS Points earned 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.
7. 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.
8. DBS Points redemption made during the Promotion Period cannot be cancelled, refunded, or reversed. DBS reserves the right to disqualify any cancelled, refunded, or reversed DBS Points redemption from the Promotion.

### Eligibility, Qualifying Criteria & Gifts

9. There are two parts to this Promotion:
  - a) Campaign A - Top 30 Redeemers ("Campaign A")
  - b) Campaign B - First 400 New Redeemers ("Campaign B")

10. To qualify for Campaign A, Eligible Cardmember must be one of the top 30 individuals to accumulate the highest number of DBS Points redeemed on Participating Cards during the Promotion Period. (“**Campaign A Winners**”)
11. There are a total of 30 rewards (“**Campaign A Reward**”) to be awarded for Campaign A and is set out in the table below:

Winner Ranking	Campaign A Reward - Description
1 to 5	iPhone 15 Pro 256GB Black Titanium (worth approximately S\$1,800)
6 to 10	Two Nights’ Stay in a Deluxe Room at The Capitol Kempinski Hotel Singapore (worth approximately S\$1,300)
11 to 15	PlayStation® 5 Console (SLIM) Disc Edition (worth approximately S\$799)
16 to 30	S\$300 eCapita Vouchers

12. Each Campaign A Winner is entitled to only receive one (1) Campaign A Reward for this Promotion.
13. To qualify for Campaign B, Eligible Cardmember will need to meet the conditions as set out:  
a) did not redeem DBS Points on any Participating Cards between 1 January 2024 and 31 March 2024; and  
b) must be the first 400 individuals to redeem at least 3,000 DBS Points on any Participating Cards during the Promotion Period (“**Campaign B Winners**”)
14. There are a total of 400 rewards (“**Campaign B Reward**”) to be awarded for Campaign B and is set out in the table below:

Number of Winners	Campaign B Reward - Description	Gift Value
400	S\$20 eCapita Vouchers	S\$20

15. Each Campaign B Winner is entitled to only receive one (1) Campaign B Reward for this Promotion.
16. An individual could qualify to be both a Campaign A and Campaign B Winner.

### Winners

17. Winners for both Campaign A and Campaign B will be notified by DBS through electronic direct mailer at their email address in DBS’ records by 1 August 2024. It is the responsibility of all participants to ensure that the email address held in DBS’ records is up to date.
18. In the unlikely event that a Campaign Reward should become unavailable, DBS reserves the right to substitute to a Campaign Reward which it may deem as being of equal value.
19. Campaign Rewards are strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.
20. Winner’s eligibility to participate in the Promotion is subject to verification, and in the event that a Winner is determined by DBS to be ineligible to participate in the Promotion, DBS shall have the right to disqualify that Winner without notice and award his/her Reward to a Reserve Winner.

21. Winner who has been awarded a Campaign Reward shall not be entitled to any compensation, benefits, or substitution in any form whatsoever in lieu of the Campaign Reward should any Campaign Reward be forfeited or reclaimed.
22. The use of the Campaign Reward is subject to the terms and conditions as may be imposed by the merchant supplying the Campaign Reward.
23. The Winner shall accept the Reward in its "as is" state. DBS makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Campaign Reward and assumes no liability or responsibility for the acts or defaults of the merchant supplying the Campaign Rewards or for any non-delivery, non-performance or defects in the Reward. For all purposes, DBS is not an agent of the merchant. Any dispute as to the quality or performance of the Reward must be resolved by the Winner(s) with the merchant directly.
24. Campaign Rewards that remain unclaimed after the stipulated redemption period in the Campaign Rewards notification mailer sent by DBS will be forfeited.
25. Winners consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion and publicity purposes, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on <http://www.dbs.com/privacy>. Winners shall cooperate and participate in such publicity activity organized by DBS without any compensation whatsoever and in such manner as DBS deems fit. Winners who fail to comply with this clause shall result in their disqualification as Winners and to receive the Reward.

### **General Terms & Conditions**

26. DBS will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment), Campaign Reward and/or any notices, letters or correspondence lost, stolen, or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
27. By participating in the Promotion, Eligible Cardmembers agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly: a) the awarding, acceptance, receipt, possession, use or misuse of any Reward or parts thereof awarded pursuant to the Promotion; and b) the participation in the Promotion or any prize-related activities.
28. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Promotion or receive a Campaign Reward. DBS' decision on all matters relating to the Promotion (including but not limited to the selection of Winners) shall be final. No correspondence or claims will be entertained.
29. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.