

Terms and Conditions for DBS/POSB Credit Card Sign-Up Flash Deal x SingSaver Promotion (“Promotion”)

1. The Promotion is valid from 25 Mar 2025 till 30 Apr 2025 (“**Promotion Period**”).
2. The Promotion is applicable to customers who are currently not holding on to any Principal DBS/POSB Credit Card and have not cancelled any Principal DBS/POSB Credit Card within the last 12 months (“**Eligible Customer(s)**”).
3. To qualify for the Promotion, Eligible Customers must fulfil the following qualifying criteria below to receive one of the welcome gifts (“**Welcome Gift(s)**”):
 - a. Apply for an eligible Principal DBS/POSB Credit Card (“**Eligible Card(s)**”) online with promo code of the selected Welcome Gift:
 - DBS Altitude American Express® Card
 - DBS Altitude Visa Signature Card
 - DBS Live Fresh Card
 - POSB Everyday Card

| Welcome Gift | Promo Code |
|---|-------------------|
| Nintendo Switch OLED (worth S\$549) | SSMAR1 |
| Apple iPad 9th Gen 10.2" WiFi 64GB (worth S\$479) | SSMAR2 |
| Apple AirPods Pro (Gen 2) with MagSafe Charging Case + MagSafe Charger (worth S\$408) | SSMAR3 |
| S\$350 eCapitaVoucher | SSMAR4 |

Note: Welcome Gift selection is based on the promo code input during application. Once submitted, the selection cannot be changed.

- b. Have the Eligible Card applied within the Promotion Period and approved by 14 May 2025; and
 - c. Charge a minimum spend of S\$500 to the approved Eligible Card within the first 30 days from the date of Card approval (“**Qualifying Spend**”).
4. If the Eligible Customers have fulfilled all the criteria under Clause 3 (“**Eligible Cardmember(s)**”), Eligible Cardmembers will receive an email from DBS with details on how to redeem the Welcome Gift (“**Welcome Gift Notification Email**”) and a push notification reminder via digibank app (if the notification service is enabled) within 4 months after meeting the Qualifying Spend.
 - a. Eligible Cardmembers are encouraged to check their spam, junk, updates, or promotion email folders for the Welcome Gift Notification Email as there may be accidental redirects in your mailbox.
 - b. Where the selected Welcome Gift is a physical gift (i.e. Nintendo Switch OLED, Apple iPad 9th Gen 10.2" WiFi 64GB and Apple AirPods Pro (Gen 2) with MagSafe Charging Case + MagSafe Charger):
 - i. Eligible Cardmembers will be able to claim their Welcome Gift from the designated redemption centre of SingSaver Pte. Ltd (“**SingSaver**”) as set out in the Welcome Gift Notification Email; and
 - ii. Eligible Cardmembers will be required to present the original Welcome Gift Notification Email showing (i) DBS as the sender of the email and (ii) the unique gift voucher code at the redemption centre to redeem the Welcome Gift.
 - c. Each gift voucher code can only be redeemed for the Welcome Gift once. Eligible Cardmembers are responsible for safekeeping the gift voucher code. If the gift voucher code is identified as used, DBS and SingSaver shall not be responsible for any claims by the Eligible Cardmembers.
 - d. Eligible Cardmembers who do not redeem their Welcome Gift within the redemption period stipulated in the Welcome Gift Notification Email will be deemed to have forfeited their Welcome Gift and will not receive the Welcome Gift or any compensation.
 - e. Eligible Cardmembers who provide inaccurate information will be deemed to have forfeited the Welcome Gift and will not receive any compensation or notification from DBS.
 - f. In the event that the Welcome Gift is not available from SingSaver’s suppliers or the selected Welcome Gift can no longer be purchased from official channels, SingSaver reserves the right to replace the Welcome Gift with a S\$350 voucher / eVoucher of any merchant as an alternative.

- g. In the event that the Welcome Gift Notification Email is not delivered based on DBS records, or any other circumstances as determined by DBS, including but not limited to the foregoing, DBS shall have the right, at its sole discretion, to substitute the Welcome Gift with S\$350 cashback and credit the sum to the Eligible Cardmember's Card Account.
5. Each Eligible Cardmember is limited to (1) Welcome Gift during the Promotion Period regardless of the number of Eligible Cards applied or approved during the same period. Eligible Cardmembers will not be eligible for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.
6. Welcome Gift are not refundable nor exchangeable for cash or other rewards. The Welcome Gift is available while stock lasts.
7. Eligible Cardmembers are responsible for checking the quality of the Welcome Gift at the time of redemption. DBS shall have no liability relating to any aspects of the Welcome Gift including but not limited to their quality, supply, delivery and maintenance. For inquiries regarding related matters, please contact SingSaver directly at info@singsaver.com.sg. SingSaver's operating hours are from Monday to Friday, 9:00 AM – 6:00 PM.
8. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:
- Posted 0% Interest Instalment Payment Plan monthly transactions;
 - posted My Preferred Payment Plan monthly transactions;
 - interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - any top-ups or payment of funds to payment service providers, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Transit Link, Razer Pay, ShopeePay, Singtel Dash, Amaze);
 - any transactions related to crypto currencies;
 - any payment made with the following Merchant Category Codes ("MCC"):

| MCC | Description |
|------|--|
| 0763 | Agricultural Co-operatives |
| 4784 | Toll and Bridge Fees |
| 4829 | Money Transfer |
| 4900 | Utilities – Electric, Gas, Water, Sanitary |
| 6010 | Financial Institutions – Manual Cash Disbursements |
| 6011 | Financial Institutions – Automated Cash Disbursements |
| 6012 | Financial Institutions – Merchandise, Services and Debt Repayment |
| 6051 | Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment |
| 6211 | Security Brokers/Dealers |
| 6300 | Insurance Sales, Underwriting, and Premiums |
| 6381 | Insurance Premiums |
| 6399 | Insurance, Not Elsewhere Classified |
| 6540 | Non-Financial Institutions – Stored Value Card Purchase/Load |
| 7261 | Funeral Service and Crematories |
| 7276 | Tax Preparation Service |
| 7311 | Advertising Services |
| 7322 | Collection Agencies |
| 7339 | Stenographic and Secretarial Support |
| 7372 | Computer Programming, Data Processing, and Integrated Systems Design Services |
| 7375 | Information Retrieval Services |

| | |
|------|--|
| 7393 | Detective Agencies, Protective Services and Security Services Including Armored Cars and Guard Dogs |
| 7399 | Business Services (Not Elsewhere Classified) |
| 7523 | Parking Lots, Parking Meters and Garages |
| 7995 | Betting including Lottery Tickets, Casino Gaming Chips, Off-track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value |
| 8062 | Hospitals |
| 8111 | Legal Services and Attorneys |
| 8211 | Elementary and Secondary Schools |
| 8220 | Colleges, Universities, Professional Schools, and Junior Colleges |
| 8241 | Correspondence Schools |
| 8244 | Business and Secretarial Schools |
| 8249 | Vocational Schools and Trade Schools |
| 8299 | Schools and Educational Services (Not Elsewhere Classified) |
| 8398 | Charitable and Social Service Organizations |
| 8661 | Religious Organizations |
| 8911 | Architectural, Engineering, and Surveying Services |
| 8931 | Accounting, Auditing, and Bookkeeping Services |
| 8999 | Professional Services (Not Elsewhere Defined) |
| 9211 | Court Costs, Including Alimony and Child Support |
| 9222 | Fines |
| 9223 | Bail and Bond Payments |
| 9311 | Tax Payments |
| 9399 | Government Services (Not Elsewhere Classified) |
| 9402 | Postal Services – Government Only |
| 9405 | Intra-Government Purchases – Government Only |

g. any transactions matching the terms below:

- 123bitcoin.dk:7310
- AMAZE*
- AXS
- AXS-MP3*
- AXS ONLINE GOVT*
- AXS PAYMENT *
- AXS PTE LTD*
- PAYMENT AT AXS
- BAGUS*
- BetterCoins.dk
- BITCOINGAINTS
- BITCOINTRADE
- bitit.io
- Bitpanda
- bitstamp.net
- Bittylicious
- Buycoin
- BUYSOMEBITCOINS
- CANTINE*
- CASADELACRYPTO.COM
- CFSCFSBITCOINROMANIA
- CRYPTOSHOP.COM
- easycoin.cz
- EZLINK
- EZLINK*
- EZ-LINK
- EZ-LINK*
- FLASHPAY ATU
- GPN_quicbit.eu
- indacoin.com102Z
- INDACOIN_CODE:107Z
- INSTANT BITCOIN
- IPAYMY
- IPLMILESLIFE.COM
- KASHM I
- KJC COINS AUSTRALIA PT
- KOPITIAM*
- MATCHMOVE PAY
- MB MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- ORANGECOIN.COM
- PAYEER.COM
- RAZERPAY*
- SAM
- SAM –
- SAM *
- SAM - *
- SEDAP*
- SAXO CAP MKTS PTS LTD
- SINGTEL DASH
- SKRSKRILL.COM
- SMOOVPAY (EC)
- SMOOV PTE LTD
- SERIESCOIN
- SHOPEEPAY*
- SIMPLEX_BITSTAMP
- Simplex_Bittylicious
- Simplex_Paybis
- Simplex_Xapo
- SIMPLEX_Xcoins
- spectrocoin.com
- TRANSIT

- COINBASE
- CoinCorner
- Coinify
- Coinmama
- COINTEC.COM
- CRVCOINBASE
- CRYPTOS
- CRYPTOCAPITALS
- CRYPTOEU.COM
- Cryptopaywww.cryptopay
- PAYPAL AXS PTE LTD
- PAYPAL BIZCONSULTA
- PAYPAL OANDAASIAPA
- PAYPAL CAPITALROYA
- PAYPAL CMD BITCOIN
- PAYPAL COINJOLT
- PAYPAL WMCCOIN
- PAYPAL XCOINS
- PSPcoinsbank.com
- TRANSIT3
- TRANSIT 3*
- TOROPTION
- VIPCOINS.COM
- WWW.IGMARKETS.COM.SG
- wwwcointedcom
- Xcoins
- XTRADE
- ZEUS-CRYPTO.COM

* Transactions beginning with these terms are included in exclusions e.g. AMAZE* will include AMAZE.com.

h. any other transactions determined by DBS from time to time.

9. A merchant's registered MCC may not always correspond with its nature of business and may vary among card networks. The MCCs are assigned by the merchant's acquiring bank and DBS does not determine the merchants' MCC. DBS shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
10. For avoidance of doubt, Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend of the Principal Cardmember's.
11. Welcome Gift value as stipulated in Clause 3a or cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
12. In the event that the Eligible Cardmember's Card Account is closed or suspended and not in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout the Promotion Period and at the time when the Welcome Gift is awarded, redeemed or being credited, DBS reserves the right to forfeit the Welcome Gift.
13. DBS and SingSaver are not associated with the provider or manufacturer of the Welcome Gift(s) and is not responsible for any issues related to usage of the Welcome Gifts(s). Any enquiries regarding the Welcome Gifts(s) should be directed to the provider/manufacturer of the Welcome Gift(s).
14. Where a Welcome Gift is available in multiple colours or other cosmetic variations, Eligible Cardmembers will not be able to select a colour and will receive one at random.
15. Eligible Cardmembers agree and acknowledge that (i) the Welcome Gifts may not include any warranty and (ii) DBS and SingSaver do not guarantee any applicable warranty period for any Welcome Gifts. To the extent that a supplier warranty applies to the Welcome Gifts, the warranty period may commence from the date of purchase of the Welcome Gifts by SingSaver from the supplier(s), and not the date of redemption or delivery of the Welcome Gifts to Eligible Cardmembers.
16. Where the Welcome Gift is voucher(s) for a third-party merchant (e.g. eCapitaVoucher), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. DBS and SingSaver shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. DBS and SingSaver are not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchants.
17. Any indicated prices are for reference only and are subject to change by the issuing merchant(s), over which DBS and SingSaver have no control.
18. DBS and SingSaver shall not be liable for any claims by participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this Promotion.
19. DBS shall not be responsible or liable for any failure or delay in the services provided by SingSaver, its redemption centre or suppliers. DBS shall not be liable for any claims arising in connection with the Welcome Gift(s), including but not limited to defects, warranty, or any other issues related to goods or services provided by SingSaver, its redemption centre or suppliers. All inquiries or disputes should be directed to SingSaver.

20. This Promotion is subject to SingSaver's General Promotion Terms and Conditions. For details, please visit <https://singsaver.link/cc-rewards-campaign>. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.
21. DBS/POSB's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
22. DBS/POSB will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
23. These terms and conditions shall be read in conjunction with the 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 Cards General Promotions Terms & Conditions.
24. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
25. Cardmembers 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 confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on <https://www.dbs.com/privacy>.
26. Apple is not a participant in or sponsor of this Promotion.
27. The Promotion is conducted and managed by SingSaver and DBS without endorsement or partnership by Apple Inc., Nintendo Co. Ltd and CapitaLand Group. DBS is not an agent or representative of the merchants or vice versa.