

## **Terms and Conditions Governing the DBS/POSB Cards Year-End Booster (“Promotion”)**

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Participation in the Promotion constitutes acceptance of these Terms and Conditions.

### **Definitions**

1. The Promotion period shall run from 15 November 2024 to 31 December 2024.  
  
The Registration period shall run from 15 November 2024 to 31 December 2024, both dates inclusive (“**Registration Period**”).
2. The Promotion is applicable for selected DBS/POSB personal Principal Credit and Debit Card (“**DBS/POSB Card**”) cardmembers (“**Cardmember**”).
3. “**Eligible Card**” means Cardmember’s card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout Promotion Period.
4. “**Qualified Spend**” refers to in-store and online dine, travel and shop transactions from the list of Eligible Merchant Category Code (“**MCC**”) that are in local and/or foreign currencies charged to DBS/POSB Card within the Calendar Month and posted by 7<sup>th</sup> of the following month.

Click [here](#) for the list of Eligible MCC for this campaign. The main business activity and any transaction performed at a merchant are classified under a MCC assigned by the association scheme and determined by the merchant and the merchant’s acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transactions will not be considered under Qualified Spend.

Qualified Spend **excludes** the following:

- a. bill payments and all transactions made via AXS, SAM and eNETS;
- b. transactions made with NETS/DBS PayLah!;
- c. payments to educational institutions;
- d. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- e. payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
- f. payments to hospitals;
- g. payments to insurance companies (including but not limited to sales, underwriting and premiums);
- h. payments to non-profit organisations;

- i. payments to utility bill companies;
- j. any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to YouTrip, EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay & Singtel Dash);
- k. any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- l. any transaction related to cryptocurrencies;
- m. any transaction with transaction description "AMAZE\*";
- n. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
- o. payments made to CardUp, FavePay, iPaymy and SmooyPay;
- p. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys and Pay+Earn);
- q. pre-authorized transactions on the Card account (e.g. hotel bookings);
- r. payments made via online banking;
- s. payments made via telephone or mail orders; and
- t. any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
- u. any other transaction determined by DBS from time to time.

## Eligibility and Mechanics

5. Selected Principal Cardmember must fulfil the following mechanics to qualify for the Promotion as a Qualified Cardmember (“**Qualified Cardmember**”):
  - a) Log in to DBS PayLah! app, select ‘Rewards’ at the bottom menu bar, then tap ‘Join Now’ on ‘DBS/POSB Cards Year-End Booster’ promo banner. For new users, download DBS PayLah! app via App Store or Google Play Store and
  - b) Be among the first 10,000 Principal Cardmembers to successfully register your participation via the app. Qualified Spend will only be tracked after successful registration of the Promotion. All transactions made before the date that Cardmember has registered will not be considered even if they are made within the Spend Period.
  - c) Get S\$300 Cashback by accumulating Qualified Spend and meet the Personalised Spend Goal of S\$3,000 within the Spend Period.
6. The Personalised Spend Goal is the sum of Qualified Spend across DBS/POSB Card(s) under the Qualified Cardmember during the Promotion Period. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall be accrued to the eligible Principal Cardmember only.
7. Only posted transactions captured in the Promotion Tracker will be considered as Qualified Spend. Posted refunds into the Card Account will be computed as a negative spend into the Promotion Spend Tracker for the calendar month. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.

**Fulfillment**

8. The Cashback amount for DBS/POSB Cards Year-End Booster will be credited to the Qualified Cardmember's active Card that was last transacted on within 5 working days after the Qualified Cardmember receives a push notification via DBS PayLah! app that 100% of the Personalised Spend Goal has been met.
9. Each Qualified Cardmember is entitled to one Reward during the Promotion Period, regardless of the total Qualified Spend made by Cardmember in that Spend Period.
10. The Cashback shall be forfeited if the Card Account is terminated or suspended at the point of fulfilment.
11. The Cashback is non-exchangeable, non-transferable and non-replaceable.

## General

12. For non-Singapore dollar Qualified Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualified Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
14. DBS is entitled to replace the Reward with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Prize at any time without notice or liability.
15. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
16. 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](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions.
17. 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](http://www.dbs.com/privacy).
18. DBS reserves the right, at its sole discretion, to terminate the Promotion without prior notice or providing any reason or assuming any liability to any person. DBS' decision on all matters relating to the Promotion shall be final and binding on all participants. DBS shall not be obliged to enter into any correspondence on any matter with any party concerning the Promotion.

Last updated: 29 October 2024