

## Terms and Conditions Governing the DBS Cashless Cashback Promotion

These terms and conditions govern the DBS Cashless Cashback Promotion (“**Promotion**”). Participation in the Promotion constitutes acceptance of these terms and conditions.

### 1. Eligibility

- 1.1. Promotion period (“**Promotion Period**”) refers to the period from 01 May to 31 July 2023, both dates inclusive.
- 1.2. This Promotion is open to selected DBS/POSB customers, who meets all the following conditions (“**Eligible Customer**”):
  - Be an individual of at least 18 years of age;
  - Have an active DBS/POSB Deposit, Current and/or Savings Account(s);
  - Have an average monthly cash withdrawal amount of S\$500 or more, based on previous cash withdrawals made in February and March 2023. For the avoidance of doubt, the average monthly cash withdrawal amount includes overseas cash withdrawals and withdrawals made by joint account holders. Withdrawals from POSB Cash-Points are excluded.
  - Have access to the DBS/POSB digibank
- 1.3. Eligible customers will be able to view personalised details on their monthly cash withdrawal amounts when they log in to DBS/POSB digibank app and click on the Insights tab.

### 2. Promotion Registration

- 2.1. Registration period (“**Registration Period**”) refers to the period from 25 April to 31 July 2023, both dates inclusive.
- 2.2. Eligible customers must be among the first 5,000 customers to register for the Promotion. Registration will close once we reached 5,000 registrations or at the end of the registration period, whichever earlier.
- 2.3. Eligible customers who wish to participate in the promotion must register by submitting a registration form with their full name and email address during the registration period. The registration form can be found at <https://www.dbs.com.sg/personal/cashless-cashback.page>.
- 2.4. Eligible customers are only required to register once during the promotion period.
- 2.5. If the email address provided cannot be matched with bank records, your registration will be disqualified.

### 3. Promotion Mechanics

- 3.1. Upon successful registration, eligible customers will each be assigned to one of the following Tiers with a monthly Personalised Cash Withdrawal Goal. Customers are not allowed to change their Tier/ Personalised Cash Withdrawal Goal during the Promotion Period.

Promotion Period (1 May –31 July 2023)		
Monthly Personalised Cash Withdrawal Goal		Reward
Tier 1	S\$300	S\$10 Cashback per month
Tier 2	S\$800	S\$10 Cashback per month
Tier 3	S\$1,300	S\$10 Cashback per month

- 3.2. The customer will earn S\$10 cashback for every month that his/her total cash withdrawal amount does not exceed the monthly Personalised Cash Withdrawal goal assigned to him/her. The total cashback is capped at S\$30 per customer during the promotion period.

Please refer to the table below for an illustration on how the cashback earned is computed:

CM registers for Promotion on 19 May and is assigned a cash withdrawal goal of \$300 per month	Cash withdrawals made during the month met the monthly goal?	Cashback earned
Withdraws \$200 from 1 – 31 May 2023	Yes	\$10
Withdraws \$500 from 1 – 30 Jun 2023	No	-
Withdraws \$300 from 1 – 31 Jul 2023	Yes	\$10
<b>Total Cashback earned</b>		<b>\$20</b>

- 3.3. Customers can start earning cashback for the months of May, June and July 2023, depending on when the customer successfully registers for the promotion (e.g. If customer registers for the promotion on 29 Jun, he/she can only earn cashback if he/she meets the cash withdrawal goal for the month of June and July. Customer will not be able to earn cashback for May even if he/she meets the cash withdrawal goal in that month).
- 3.4. The tracking of cash withdrawals for this Promotion will commence in the same month that the customer registers for the Promotion. All cash withdrawals made within the calendar month will be included in the computation of Total Cash Withdrawals (e.g. If customer registers on 19 May 2023, cash withdrawals made from 1 to 31 May 2023 will be included in the computation).

**Cash withdrawal** refers to local and overseas withdrawals from any of the Eligible Customers' DBS/POSB Current or Savings Account ('CASA Account') as well as Cashline accounts via DBS/POSB Self-Service Banking channels (eg. ATMs) and over-the-counter at DBS/POSB Branches. Withdrawals via these channels with or without DBS/POSB Cards are also considered cash withdrawals. For avoidance of doubt, any cash amounts withdrawn from a joint account via Self-Service Banking Channels and/or DBS/POSB Branches (with or without DBS/POSB Cards) will be added to the cash withdrawal amounts of all joint account holders. Withdrawals from POSB Cash-Points are excluded.

#### 4. Cashback Fulfillment

- 4.1. The total Cashback earned from this Promotion will be credited to your DBS/POSB account with the smallest account number within 60 days from the Promotion end date.
- 4.2. The Cashback shall be forfeited if the customer's DBS/POSB account(s) is/are terminated or suspended at the point crediting.
- 4.3. The Cashback is non-exchangeable, non-transferable and non-replaceable.

## 5. General Terms and Conditions

- 5.1. By participating in this Promotion, you consent to our collection and use of your personal data and the use and disclosure of your personal data by/to third parties for the purpose of administering the DBS Cashless Cashback promotion. You agree to the terms of the DBS Privacy Policy, a copy of which can be found at [www.dbs.com/privacy](http://www.dbs.com/privacy).
- 5.2. 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 cashback earned, any breakdown or malfunction in any computer system or equipment) 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.
- 5.3. These terms and conditions shall be read in conjunction with the terms and conditions governing the Relevant Account, the Terms and Conditions Governing Electronic Services and the DBS Privacy Policy, which are available on DBS' website at [www.dbs.com.sg](http://www.dbs.com.sg). In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.
- 5.4. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Promotion and/or receive the cashback. DBS' decision on all matters relating to the Promotion (including but not limited to the Cashback amount to be credited to any customer) 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.
- 5.5. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.