

Terms and Conditions Governing the NATAS Travel Fair (August 2024) DBS Spend and Redeem Promotion (“Promotion”)

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

Definitions

1. The Promotion shall run from 16 August 2024 to 18 August 2024 (“**Promotion Period**”).
2. The Promotion is applicable to all DBS/POSB personal Principal and Supplementary Credit/Debit (“**DBS/POSB Card**”) Cardmembers (“**Eligible Cardmembers**”).
3. “**Eligible Card**” means the Cardmember’s DBS/POSB Card account(s) (“**Card Account**”) must not be suspended and in good standing (i.e., to abide by the terms and conditions listed in the DBS Card Agreement) throughout the Promotion Period.
4. “**Eligible Spend**” refers to transaction(s) that are charged to Eligible Cards by any participating travel agencies at the NATAS Travel Fair (August 2024) but excludes:
 - a) travel insurance bookings/ purchases
 - b) any transaction that is subsequently cancelled, voided, refunded or reversed (“**Refunded Transactions**”) for any reason
 - c) transactions made via NETS.

For the avoidance of doubt, DBS Bank has sole discretion to determine whether a transaction is considered an “Eligible Spend”.

5. “**Redemption Gift**” refers to:
 - a) Apple AirTag; or
 - b) 20” American Flyer luggage; or
 - c) 24” American Flyer luggage; or
 - d) 28” American Flyer luggage; or
 - e) 28” Samsonite luggage.

Eligibility and Mechanics

6. Eligible Cardmembers who meet the below minimum Eligible Spend on their DBS/POSB Credit or Debit Cards during the Promotion Period will be entitled to receive the following Redemption Gifts as set out in the table below:

Minimum Eligible Spend	Redemption Gift
Tier 1 – S\$1,500	Apple AirTag
Tier 2 – S\$2,500	20" American Flyer Luggage
Tier 3 – S\$3,500	24" American Flyer Luggage
Tier 4 – S\$5,500	28" American Flyer Luggage
Tier 5 – S\$8,500	28" Samsonite Luggage

7. Each Eligible Cardmember is permitted to redeem a maximum of **two (2) 28" Samsonite Luggage upon meeting the terms and conditions of this Promotion**, regardless of the total Eligible Spend made for the Promotion. The Redemption Gift must be redeemed on the same day as meeting the Minimum Eligible Spend.
8. There is no limit to the number of Redemption Gifts each Eligible Cardmember can redeem for Tier 1 to Tier 4, as long as the total Eligible Spend tallies with the Minimum Eligible Spend. The Redemption Gift(s) must be redeemed on the same day as meeting the Minimum Eligible Spend.
9. Each Eligible Spend will only be considered for this Promotion once – if an incurred transaction has been used to compute the Minimum Eligible Spend for a Redemption Gift, the same transaction cannot be used to compute the Minimum Eligible Spend for another Redemption Gift.
10. Combination of spending for Principal and Supplementary DBS/POSB Cardmembers is not allowed. The spending incurred on the Supplementary Card will not accrue to the Principal Cardmember, and spending incurred on the Principal Card will not accrue to the Supplementary Cardmember. The spending incurred on a Supplementary Card will only accrue to that Supplementary Cardmember and the spending incurred on a Principal Card will only accrue to that Principal Cardmember.

Redemption

11. Eligible Cardmembers must present the following items for verification at point of redemption:
 - a. original receipt and charge slip/ sales slip issued by participating travel agencies bearing the Eligible Spend amount; and
 - b. actual physical card used for the Eligible Spend; or
 - c. Apple Wallet/ Samsung Wallet/ Google Pay Wallet screen showing card used to make transaction for the Eligible Spend.
12. The Minimum Eligible Spend must be incurred over a maximum of 3 combined same-day receipts and Redemption of Gift must be made on the same day.
13. The Redemption Gifts for each tier is limited to stocks availability, on a first-come, first-served basis. In the event that an Eligible Cardmember meets the Minimum Eligible Spend for the higher tier Redemption Gift but the higher tier Redemption Gift has been fully-redeemed, the Eligible Cardmember will qualify for the next available lower tier Redemption Gift.

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14. In the event that an Eligible Cardmember meets the Minimum Eligible Spend for the higher tier Redemption Gift, he/she may not opt for the lower tier Redemption Gift unless the higher tier Redemption Gift is already fully-redeemed.
15. The Redemption Gifts are strictly non-transferable or exchangeable for cash, credit or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in-kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Redemption Gifts. The Redemption Gifts shall not be replaced if lost, misplaced, defaced, stolen or damaged.
16. DBS Bank reserves the right to substitute or replace the Redemption Gift with any item of similar value at its sole discretion without notice to any person.
17. DBS Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, DBS Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred or in connection with the Promotion, and/or the use of any product and/or services relating to the Promotion, by any person.

General Terms & Conditions

18. By participating in the Promotion, you hereby agree and consent to DBS Bank and its third party vendor collecting, using and disclosing your personal data provided to DBS Bank and its third party vendor as part of the Redemption Gift redemption process for the purposes of determining your eligibility for the Redemption Gift.
19. DBS reserves the right at any time without giving any reason or notice to terminate the Promotion without liability.
20. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
21. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
22. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
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.

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24. All 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 <http://www.dbs.com/privacy>.

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