

Terms and Conditions Governing the DBS/POSB Credit Cards- New and existing DBS/POSB Credit Card Application Promotion (“Promotion”)

1. This Promotion is valid from 1 September 2016 to 31 December 2016 (“**Promotion Period**”).
2. For the purpose of this Promotion, only the following principal DBS/POSB credit cards are included (“**Cards**”, each a “**Card**”):
 - a) DBS Live Fresh Card
 - b) DBS Black Visa Card
 - c) DBS Woman’s MasterCard® Card
 - d) DBS Woman’s World MasterCard® Card
 - e) POSB Everyday MasterCard® Card
3. To qualify for this Promotion (“**Qualified Cardmembers**”), customers must fulfill the following qualifying criteria below to receive the corresponding sign-up gifts:

	New DBS/POSB Credit Cardmembers	Existing DBS/POSB Credit Cardmembers
Qualifying criteria	a) apply <u>online</u> for a principal DBS/POSB Credit Card(s) (“ Card ”) during the Promotion Period; b) be new to DBS/POSB Credit Card(s); c) not have cancelled any DBS/POSB Credit Card(s) within the last 12 months prior to the commencement date of this Promotion; and d) charge a minimum of S\$500 to the Card within the first month from the date of Card approval (“ Qualifying Spend ”).	a) apply <u>online</u> for a principal DBS/POSB Credit Card(s) (“ Card ”) during the Promotion Period; b) not have cancelled and sign up for the same DBS/POSB Credit Card(s) within the last 12 months prior to the commencement date of this Promotion; and a) charge a minimum of S\$500 to the Card within the first month from the date of Card approval (“ Qualifying Spend ”).
Sign-up gift for DBS Black Visa Card, DBS Woman’s Card and/or POSB Everyday Card	S\$80 Takashimaya Voucher (“ Gift ”)	S\$50 Takashimaya Voucher (“ Gift ”)
Sign-up gift for DBS Live Fresh Card	S\$80 worth of Uber rides (“ Gift ”)	S\$50 worth of Uber rides (“ Gift ”)

4. The Gift(s), wherever applicable, will be mailed to Qualified Cardmembers' registered address with the bank within 60 days after the last month which the Qualifying Spend was met.
5. Each Qualified Cardmember is eligible to receive only 1 Gift per principal DBS/POSB Credit Card sign up based on their Qualifying Spend, regardless of the accumulated spend on the Card during the Promotion Period.
6. The Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, but it excludes 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. Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.
7. The Gift is non-exchangeable, non-transferrable and non-replaceable.
8. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. Customers who participate in this Promotion 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 www.dbs.com/privacy.