

DBS/POSB Credit/Debit Cards - Online Application Promotion ("Promotion") Terms and Conditions

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

1. The first 500 applicants who:

- a) apply online for a principal DBS/POSB credit card ("Card") and whose Card is approved during the periods from 1 September to 30 September, and 1 October to 31 October 2014 (all dates inclusive) (each a "Promotion Period"); and
- b) charge a minimum of S\$500 ("Qualifying Spend") on their Card within one month of the Card approval date

("Qualified Cardmembers"), will be entitled to receive S\$50 Takashimaya Gift Vouchers ("Gift"). However, during the period from 1 September to 30 September 2014 (both dates inclusive), Qualified Cardmembers who apply for the POSB Everyday Card and get their POSB Everyday Card approved during this same period shall receive S\$50 SPC Vouchers (instead of Takashimaya Gift Vouchers).

2. During the Promotion Period, Cardmembers who successfully apply for a PAssion POSB Debit Card ("PAssion POSB Debit Card Cardmember") are entitled to redeem for 1,000 Cabpoints (equivalent to S\$5 ComfortDelGro voucher) and a complimentary Skechers bag (worth S\$59) ("PAssion POSB Debit Card Gift").

3. For the purpose of this Promotion, "Card" means any one of the following principal DBS/POSB credit cards:

- a) DBS Altitude American Express® Card;
- b) DBS Black American Express® Card;
- c) DBS Esso Platinum Card;
- d) DBS Woman's Platinum Mastercard® Card;
- e) DBS Woman's World Mastercard® Card; or
- f) POSB Everyday Card.

4. Cardmembers who have cancelled their Card within the last 6 months prior to the commencement date of this Promotion will not be eligible to participate in this Promotion.

5. During the Promotion Period, the first 500 Qualified Cardmembers who successfully apply for a PAssion POSB Debit Card in addition to a Card, are entitled to receive S\$20 Takashimaya Gift Vouchers, and redeem for 1,000 Cabpoints (equivalent to S\$5 ComfortDelGro voucher) and a complimentary Skechers bag (worth S\$59) in addition to the Gift ("Bundled Gift").

6. Cardmembers who are entitled to receive a Gift, PAssion POSB Debit Card Gift or a Bundled Gift will be notified by DBS Bank Ltd ("DBS") by ordinary post not later than 31 January 2015 at their mailing addresses in DBS' records. The Gift, PAssion POSB Debit Card Gift and/or a Bundled Gift must be redeemed by Cardmembers at a DBS appointed agency outlet as indicated in DBS' letter.

7. The Qualifying Spend is based on posted local and foreign retail sales, posted 0% interest-free instalment plan, posted recurring bill payment but excludes interest, finance charges, cash withdrawal, balance transfer, smart cash and all fees charged by DBS.

For avoidance of doubt, supplementary cardmembers are not eligible to participate in the Promotion; however, supplementary card spend can be included in the calculation of Qualifying Spend.

8. Each Cardmember is only eligible to receive one (1) Gift or Bundled Gift, regardless of the accumulated spend on the DBS/POSB Credit Cards and the number of DBS/POSB Credit Cards applied for and successfully approved during the Promotion Period.

9. The Gift or Bundled Gift is strictly non-redeemable for cash, non-transferable, non-assignable and non-exchangeable.

10. The Gift or Bundled Gift is non-replaceable if lost, stolen or damaged.

11. DBS assumes no responsibility for any loss or damage or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Cardmember's eligibility in the Promotion.

12. DBS makes no representation to the quality or performance of the goods and services provided by the merchants/ partners/ vendors in connection with this Promotion.

13. 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. The DBS Cards General Promotions Terms & Conditions is available on www.dbs.com/sg/cards/tc.

14. DBS' decision on all matters relating to this Promotion is final and binding on all Cardmembers. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.

15. DBS may vary these Terms and Conditions without notice, or withdraw or discontinue the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.

16. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of Cardmembers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion, and confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on www.dbs.com/privacy.

17. These Terms and Conditions are governed by Singapore law and the Cardmembers agree to submit to the exclusive jurisdiction of the Singapore courts.

18. A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of the Promotion.

19. This POSB/DBS Debit Card (“Card”) can be used at ATMs and for PIN-based transactions at selected merchants in Singapore and at Maestro or Cirrus or PLUS enabled merchants overseas. It also allows you to sign for local and overseas purchases and perform contactless payment via MasterCard® PayPass™/ Visa payWave, card-not-present transactions (such as online, mail and phone orders), which shall be paid for by directly deducting the transaction amount(s) from your bank account.

Your MasterCard®/Visa Debit Limit for signature-based, MasterCard® PayPass™/Visa payWave and card-not-present transactions is set at S\$2,000. A Debit Card carries risks of unauthorized signature-based, MasterCard® PayPass™/ Visa payWave or card-not-present transactions. You may choose to increase/decrease this limit¹ upon activation.

If your Card is lost, stolen or if the PIN has been compromised, you must notify the bank immediately. You should also make a police report and provide the bank with a copy of the report and in certain circumstances accompanied by written confirmation of the loss/theft/ disclosure and any other information that the bank may require. Once the bank establish, with your assistance, that the loss or theft of your Card or PIN compromise was not due to your fault or negligence, your liability for unauthorised transactions effected after such loss, theft or unauthorised disclosure but before the bank is notified thereof shall be limited to S\$100.

You will not be liable for any transactions carried out after you have notified the bank. The bank will refund the amounts deducted from your bank account for unauthorised transactions, in excess of the applicable liability cap, within 14 working days from the time you submit all the necessary information to the bank.

¹ Limit is shared between signature-based transactions, contactless payment with MasterCard® PayPass™/Visa payWave and card-not-present (such as online, phone and mail orders) transactions. The limit on the Card is subject to your available bank balance, whichever is lower.