GSS Mobile Spin & Win ("GSS Promotion") Terms and Conditions

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

- 1. DBS/POSB Credit or Debit Cardmembers ("Cardmembers", each a "Cardmember") will get to receive a guaranteed prize (each a "Gift" and collectively, the "Gifts") from 21 May 26 June 2015 (both dates inclusive) ("Eligible Period"), subject to a minimum spend of \$150 ("Total Account Spend") charged to the DBS/POSB Credit or Debit Card ("Card") during the Eligible Period.
- 2. Cardmembers stand to redeem one of the Gifts listed below; awarding of the Gifts is at the sole discretion of the bank:
- i. Shop For Free
- ii. 2 pairs of return tickets to Bali/Bangkok on AirAsia
- iii. 1 pair of return tickets to Perth/Seoul/Osaka on AirAsia
- iv. 1 pair of return tickets to Siem Reap/Ho Chi Minh/Chiang Mai on AirAsia
- v. 1 pair of return tickets to Phuket/Krabi/Penang/Langkawi on AirAsia
- vi. 1 S\$50 CapitaMalls Voucher
- vii. 1 pair of Golden Village Gold Class tickets
- viii. 1 S\$50 Takashimaya Shopping Voucher
- ix. 1 S\$50 The Fullerton Dining Voucher
- x. 1 S\$8 GrabTaxi (GrabPay) Rebate
- xi. 1 S\$5 Watsons Voucher
- xii. 1 Pizza Hut personal pan pizza takeaway (Only Hawaiian and Veggie Lovers available)

Redemption detail for item i) stated above will be in the form of cash rebate, credited into the qualified Cardmember's Credit/Debit Card account that was used for registration by 31 August 2015. Cash rebate given will be the same as the amount entered in the DBS Lifestyle App registration form, capped at \$\$500 per transaction.

Redemption details for items **ii)**, **to v)** stated above will be credited into the Cardmember's AirAsia BIG Shot account by 31 August 2015. Cardmembers will be required to sms the following details to 76060 – "GSS *Chosen Location_Name* _10 Digit *Big Shot ID'* by 15 July 2015. For e.g, GSS Ho Chi Minh Andy Tan 1234567891.

Redemption details for items vi) to ix) stated above are at:

DBS Booth at Takashimaya Square, B2

Redemption period: 21 May – 28 June 2015

Operating hours: 10am – 9.30pm daily

Redemption detail for item x) stated above will be via GrabTaxi's GrabPay. Cardmembers will be required to download the GrabTaxi app and set up their account (for new users) and key in their DBS/POSB Credit or Debit card number into the 'Payment' tab in the main menu page. To enjoy this rebate, Cardmembers must then choose the "CREDIT CARD" option when confirming cab booking in GrabTaxi app. Cash rebate will be credited to Cardmember's registered card account by 31 August 2015.

Redemption details for item xi) and xii) stated above are at:

- Any Watsons or Pizza Hut outlets islandwide
- 3. To qualify for the Gift redemption, Cardmembers will have to spend a minimum amount of S\$150 in a single receipt and proceed to DBS Lifestyle App's GSS Spin & Redeem to redeem the Gift. Cardmembers must register their 15/16 digit card number, amount spent, Singapore registered mobile number and email address to qualify. Cardmembers must register within 2 calendar days from spend. The last day for Cardmembers to register their participation will be on 26 June 2015 at 2359 hours. After registration, Cardmember will 'Spin the Wheel' and be entitled to choose one of the Gifts available in the respective tier where the wheel stops.
- 4. The Total Account Spend is based on local retail and online transactions made during the eligible period. Spending for the following are NOT eligible: NETS transactions, phone purchase, school fees, top-ups (i.e., EZ link, Transitlink etc.), bill payment (i.e., telecommunications, utilities, town council, insurance, CPF, IRAS, DBS iBanking, etc), purchase of gift vouchers, balance transfers, cash advance, fuel, My Preferred Payment Plan and any other bank related fees which are posted during the respective promotion periods. Instalment payment plan ("IPP") transactions must be charged to a DBS/POSB Credit Card ("Credit Card") and will qualify based on the full retail value of the IPP on the retail charge slip.

For avoidance of doubt, minimum spend must equal to S\$150 (after currency conversion, if purchase is made in foreign currencies for online transactions). Below is the minimum qualifying amount for the 5 most commonly used foreign currencies as at 7 May 2015:

USD: \$113 JPY: ¥13,450 EURO: €99 GBP: £74 RMB: 700

- 5. Limited to one spin per Cardmember per day. Limited to 500 redemptions daily from 21 May 26 June 2015.
- 6. In the event the Cardmember does not spend a minimum of S\$150, the bank reserves the right to charge the amount of the Gift redeemed to the Cardmember's credit/debit card.
- 7. Redemption of the premiums at DBS Takashimaya booth must be made by 26 June 2015. All Gifts not collected by 26 June 2015 will be forfeited.

- 8. DBS assumes no responsibility for any loss or damage or expenses arising in connection with the GSS 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 GSS Promotion.
- 9. DBS makes no representation to the quality or performance of the goods and services provided by the merchants/ partners/ vendors in connection with the GSS Promotion.
- 10. 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 GSS Promotion. The DBS Cards General Promotions Terms & Conditions are available on www.dbs.com/sg/cards/tc.
- 11. DBS' decision on all matters relating to the GSS Promotion is final and binding on all Cardmembers. DBS shall not be obliged to enter into any correspondence on any matter concerning the GSS Promotion.
- 12. DBS may vary these Terms and Conditions without notice, or withdraw or discontinue the GSS 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 GSS Promotion, these Terms and Conditions shall prevail.
- 13. 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 GSS Promotion, and confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.
- 14. These Terms and Conditions are governed by Singapore law and the Cardmembers agree to submit to the exclusive jurisdiction of the Singapore courts.

- 1. Full payment must be charged in a single receipt to a DBS/POSB Credit or Debit Card unless otherwise stated.
- 2. Promotions are not valid with other on-going promotions, discounts, offers, vouchers, rebates or privileges.
- 3. Gifts, purchase-with-purchase items and other privileges are limited to one per customer and on a while-stocks-last basis, unless otherwise stated.
- 4. DBS and its merchants reserve the right to replace the gift/complimentary item (with an item of similar value) if it is unavailable at the time of purchase/ confirmation of order, where applicable.
- 5. All prices are quoted in Singapore dollars, unless otherwise stated.
- 6. Merchants' terms and conditions apply. Please check with merchants for details and terms of participation.
- 7. Discounts, offers, prizes, gifts, complimentary items, vouchers, rebates, redemptions and privileges are non-redeemable for cash, non-transferable, non-assignable and non-exchangeable. Prizes, gifts, complimentary items, vouchers, rebate letters and redemption letters are non-replaceable if lost, stolen or damaged.
- 8. DBS may vary the terms & conditions or discontinue any Promotion/privileges at any time without any notice or liability to any party.
- 9. DBS' decision on all matters relating to its discounts, offers, prizes, gifts, complimentary items, vouchers, rebates, redemptions and privileges shall be final and binding.
- 10. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the Merchant's goods and services. Any dispute about the same must be resolved directly with the Merchant.
- 11. DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the Merchant's goods and services or redemption or usage of the gifts.
- 12. DBS is not an agent of the merchant or vice versa.
- 13. All information is correct at time of print.

Dining Promotions Terms & Conditions

- 1. All offers are valid for dine-in only.
- 2. Please present your DBS/POSB Credit or Debit Card prior to ordering to enjoy the privileges.
- 3. Offers are not valid with other on-going promotions, discounts, vouchers, rebates, privilege cards, loyalty programmes, set-menus, in-house offers, functions, banquets or catering functions, unless otherwise stated.
- 4. Offers are not valid on eve of and on Public Holidays and special occasions, unless otherwise stated. Events which fall under the category of special occasions are determined by DBS or the Merchants.
- 5. Prices listed may be subject to service charge and prevailing government taxes where applicable.
- 6. Minimum spend requirements are for per table, per customer per card, in a single receipt and excludes service charge and taxes.
- 7. Prior reservation is required. Please check with individual outlets/restaurants for details.
- 8. Merchants' terms and conditions apply.
- 9. General Promotions Terms and Conditions apply.

Travel Promotions Terms & Conditions

- 1. Booking is required for all offers and confirmation of rooms, cabins, flights, upgrades, late check-out/early check-in are subject to availability.
- 2. All prices exclude service charge, government tax, goods and services tax, insurance taxes, security taxes, passenger handling charges, incidental, peak season and fuel surcharges by cruises, airline and hotel merchants (where applicable), unless otherwise stated.
- 3. Merchants' black-out dates, cancellation charges, minimum night stay and other terms and conditions apply.
- 4. Full payment, including deposits and balance payments, must be charged to a DBS/POSB Credit or Debit Card.
- 5. General Promotions Terms and Conditions apply.

0% Interest Instalment Payment Plan Terms & Conditions

- 1. DBS 0% Interest Instalment Plan is applicable to DBS VISA/MasterCard/American Express and POSB MasterCard Credit cardholders only.
- 2. Minimum purchase amounts, specific terms and conditions and products for instalment plan may vary for different merchants. Please contact the merchants for more details.
- 3. An administrative charge of S\$150 will be levied for early repayment and/or Card Account termination. In the event of Card Account termination, the outstanding balance under the IPP shall become payable immediately.
- 4. DBS reserves the right to approve/reject any instalment plan(s).
- 5. Other conditions apply.