

## DBS Live Fresh Visa Card – Card Application Promotion (“Promotion”) Terms and Conditions

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

1. Applicants who:

- a) apply for a principal DBS Live Fresh Visa Card (“**Card**”), whose Card is approved between 1 September 2015 and 31 December 2015; and
- b) charge a minimum of S\$500 (“**Qualifying Spend**”) to their principal Card within one month of the Card approval date will qualify for this Promotion (“**Qualified Cardmembers**”).

2. The Qualified Cardmembers will be eligible to receive S\$60 Cashback (“**Gift**”). Qualified Cardmembers who have cancelled their Card within the 6 months prior to the commencement date of this Promotion will not be eligible to participate in this Promotion.

3. Qualified Cardmembers who apply online exclusively for a principal Card will be eligible to receive an additional S\$20 Cashback (“**Bonus Gift**”).

4. The Gift and/or Bonus Gift will be credited to Qualified Cardmembers’ Card account within 90 days after the Card has been approved.

5. 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, bill payments via internet banking and all fees charged by DBS. For the 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.

6. Each Qualified Cardmember is eligible to receive only one (1) Gift and/or Bonus Gift based on their Qualifying Spend, regardless of the accumulated spend on the Card and the number of Cards applied for and approved during the Promotion Period.

7. The Gift is strictly non-transferable, non-assignable and non-exchangeable.

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. The 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 [www.dbs.com/privacy](http://www.dbs.com/privacy).