

SME My Preferred Payment Plan Promotion

Terms and Conditions Governing SME My Preferred Payment Plan Promotion (“Promotion”)

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

- Promotion is valid for retail transactions charged to a DBS Platinum Business Card or DBS World Business Card (“**Qualifying Card**”) which are subsequently converted into My Preferred Payment Plan (“**MP3**”).
- The 1.88% Cashback (“**Cashback**”) capped at S\$108, is awarded on MP3 applications with a minimum amount of \$5,000 (“**Qualifying Spend**”), exclusive of the one-time processing fee (if any) made with Qualifying Card during Promotion Period.

Promotion Period: 21st January 2025 to 31st May 2025

Qualifying Process:

1. Make a MP3 application from 21st January 2025 to 31st May 2025.
 2. Clock a minimum amount of \$5,000 per MP3 application during promotion period.
 3. Each qualified application will be rewarded with 1.88% cashback. Total cashback will be capped at S\$108.
- A maximum of up to 4 transactions can be converted with MP3, with a minimum amount of S\$100 per transaction.
 - MP3 application is only applicable for unbilled retail transactions and retail transactions reflected in latest statement.
 - 3 Months Preferred Payment Plan Options will NOT be eligible for the Cashback.
 - CardUp Payment types including Payroll, Loans and Rental will NOT be eligible for the Cashback.
 - MP3 application is not applicable for transactions made on a DBS/POSB Debit Card, Cash Advance, Balance Transfer, Payment via iBanking, 0% Instalment Payment Plan, PayPal transactions, financial related transactions, transactions that fall under MCC 6012, 6051, 6211, 4829 and such other transactions as DBS may determine.
 - MP3 application with incomplete fields and/or incorrect information given will not be processed. The application is subject to DBS’s approval.
 - Transactions in foreign currency will be converted to Singapore dollar based on DBS’s prevailing exchange rates and the MP3 application will be based on the Singapore dollar amount.
 - DBS Points/Cashback will not be awarded for transactions utilized to qualify for the MP3. Any DBS Points/Cashback which were awarded as such will be reversed.
 - DBS Points/Cashback will not be awarded for fees/charges arising from the MP3.
 - An administrative charge of S\$150 will be levied for change in tenure, early repayment and/or Card Account termination/closure. In the event of Card Account termination/closure, the outstanding balance under the MP3 shall become payable immediately.
 - DBS may vary these Terms and Conditions and may discontinue the MP3, without notice or liability to any party.
 - These Terms and Conditions shall form part of the applicable terms and conditions governing the use of the Card Account and shall be construed and interpreted accordingly.
 - These Terms and Conditions are governed by Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.
 - 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 these Terms and Conditions.

Promotion Fulfilment

- The Cashback earned will be credited to the Qualifying Card used for the transaction within 90 days after the promotion period ends.

General Terms & Conditions

- For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
- Companies' Qualifying Card and/or primary Current or Savings Account ('Linked CASA Account') must be in good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily, or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
- DBS reserves the right to claw-back the Cashback amount and/or cash vouchers without prior notice if it reasonably determines that the customer is not eligible for the Cashback or cash vouchers, including where the Cashback/ Vouchers was awarded due to an error, the transaction is cancelled or the transaction is not a foreign currency retail spend.
- DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
- Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.
- DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.