



Terms and Conditions for DBS/POSB Credit Card Sign Up – CNY Flash: Up to S\$268 Cashback on Dining and Groceries Promotion (“Terms and Conditions”)

1. The DBS/POSB Credit Card – CNY Flash: Up to S\$268 Cashback on Dining and Groceries (“Promotion”) is valid from **27 January 2021 to 9 February 2021** (“Promotion Period”), both dates inclusive.
2. To qualify for the Promotion, customer (“Eligible Cardmember”) must apply online for a principal DBS/POSB credit card during the Promotion Period and fulfil the following qualifying criteria to receive cashback (“Gift”):
 - a. is a New Cardmember (“New Cardmember”) who applies online for a principal DBS/POSB Credit Card (“Eligible Card”) by 9 Feb 2021 with promo code ‘FLASHCNY’ through either one of the following channels:

digibank	For existing digibank customer who has salary credited via GIRO, to their own Personal DBS/POSB Account for at least 3 consecutive months
MyInfo	For customers whose salary is not credited to their bank account or if they do not have a digibank account

- b. has the Eligible Card applied within the Promotion Period and approved by **16 February 2021**;
 - c. has entered ‘**FLASHCNY**’ in the promo code field during the online application;
 - d. has the approved Eligible Card activated within 30 days from Card Approval Date; and
3. “New Cardmember” is defined as customers who are currently not holding any principal DBS/POSB Credit Card and/or have not cancelled any DBS/POSB Credit Card(s) within the last 12 months.
4. “Gift” refers to 100% cashback on Dining and Grocery spend (“Qualifying Spend”), online and offline inclusive, made within 30 days from Card Approval Date, subjected to a cap of S\$268. The Gift will be credited to the Card account by the end of 120 days from the date of Card approval given that the Eligible Cardmember has fulfilled all the criteria under Clause 2.

An illustration on awarding of the cashback based on Qualifying Spend made within 30 days from Card Approval Date:

Customer	Spend Category	Spend Amount	Final Cashback
A	Online Groceries	S\$150	Cashback earned only for Dining and Groceries: S\$200
	Meal at Restaurant	S\$50	
	Petrol	S\$80	
B	Supermarket	S\$300	Cashback earned for Groceries capped at S\$268
	Laptop purchase	S\$1,000	
	Cleaning services	S\$200	

5. Qualifying Spend excludes refund(s) into the Card Account, posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“**MP3**”) monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments, SAM online bill payments, bill payments via Internet banking, all fees charged by DBS and any other transactions determined by DBS from time to time.

Qualifying Spend refers to only the following:



Merchant Category Code (MCC)	Description
5811, 5812, 5813, 5814	Dining
5411, 5499	Grocery Shops and Supermarket

6. Each Eligible Cardmember is limited to (1) Gift during the Promotion Period regardless of the number of Eligible Cards applied or approved during the same period. Eligible Cardmember will not be eligible for any other acquisition promotion.
7. "Eligible Card" refers to either a DBS Live Fresh Card, DBS Altitude Visa Card, DBS Altitude Amex Card, DBS Woman's Platinum Card, DBS Woman's World Card or POSB Everyday Card only.
8. The Gift is non-exchangeable and not redeemable for cash.
9. Eligible Cardmember's card account(s) must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout Promotion Period and at the time when cashback is being credited.
10. Supplementary Cardmembers are not eligible to participate in the Promotion.
11. Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
12. DBS is not responsible for any failure or delay in the services provided by our campaign partner. The bank shall not be liable for any claims by the participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this promotion.
13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
14. DBS will not account for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
15. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, DBS Altitude Visa Card, DBS Altitude Amex Card, DBS Woman's Platinum Card, DBS Woman's World Card and POSB Everyday Card, these Terms and Conditions shall prevail.
16. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
17. All 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.