

Terms and Conditions Governing the Christmas 2016 Spend & Redeem Promotion

The Promotion

1. The Christmas 2016 Spend & Redeem ("**Promotion**") is organized by DBS Bank Ltd ("**DBS**")
2. Promotion is valid from 17 November to 31 December 2016 ("**Qualifying Period**").

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

Eligibility

3. To qualify for the Promotion, customers must be a DBS/POSB Credit or Debit Card cardmember ("**Cardmember**") whose Card account(s) are valid and in good standing with DBS.
4. To qualify for the Promotion, the Cardmember must:
 - i. Charge a minimum of S\$250 in a single transaction ("**Qualifying Spend**") to one DBS/POSB Credit or Debit Card ("**Card**") during the Qualifying Period
 - ii. Be the first 1,000 Cardmembers to successfully register their participation each day during the Qualifying Period
5. Qualifying Spend must be posted no more than 4 calendar days after the date of transaction. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in a Cardmember being omitted from the Promotion.

Participation in the Promotion

6. To participate, the Cardmember must:
 - a) Launch the DBS Lifestyle app. For new users, download the DBS Lifestyle app via App Store, Google Play Store or Windows Store.
 - b) Select the "Christmas 2016 Spend & Redeem" banner on the Lifestyle app to launch the game.
 - c) Key in their Full Name, NRIC/Passport Number, 15/16 digit Card number (which was used for the purchases) and amount spent in the registration form
 - d) Select a "Gift Box" to find out the prize awarded
 - e) The gift e-coupon will be saved under "My Coupons" in the app
 - f) Go to "My Coupons" in the app to retrieve the gift e-coupon and proceed for redemption as per the instructions
7. Cardmembers must register on the DBS Lifestyle app within 2 calendar days from date of spend. Cardmembers must register by 1 January 2017 at 2359 hours.
8. Each Card is entitled to one chance to participate in the game each day. If there are multiple plays detected, the first prize won will be taken as final.
9. Cardmembers must ensure that their particulars registered are true, complete and accurate in all respects, and that the Bank may rely on the information of this registration to contact them for purpose of this Promotion.
10. Each Card that meets the Qualifying Spend will be awarded one (1) of the following gifts ("**Gift**"), according to the no. of plays, while stocks last:
 - i. S\$20, \$30, or S\$50 Wingtai e-voucher
 - ii. S\$500 The Ritz-Carlton Millenia Singapore dining promo code e-voucher

- iii. 3 days 2 nights Staycation at The Fullerton Hotel Singapore promo code e-voucher
- iv. Clubvivre - Chef on-demand service (e-code worth S\$1,000)
- v. S\$1,218 epiCentre promo code e-voucher
- vi. 400,000 AirAsia BIG Points
- vii. Cash credit
 - 1st – 5th play: S\$5 cash credit
 - 6th – 10th play: S\$10 cash credit
 - 11th – 45th play: S\$15 cash credit

Redemption details for items (vi) stated in Clause 10 is as indicated below:

- The BIG Points will be credited into the Cardmember’s AirAsia BIG Member account by 31 March 2017.
- Cardmembers will be required to register their particulars (i.e. Full Name, 10-digit BIG Member ID and last 8 digits of DBS/POSB Credit/Debit Card Number) before 1 February 2017. To register, Cardmembers are required to submit their particulars via the registration link listed on the voucher via the DBS Lifestyle app. Forms with incorrect/missing information will not be processed.
- The BIG Points are valid for 3 years from the date of issuance.

Redemption details for items (vii - ix) stated in Clause 10 is as indicated below:

- Cash credit will be credited into the Card account by 31 March 2017.
- Cash credit cannot be converted into cash advance. In the event of a card closure, balance cash credit will be forfeited.
- Any fraudulent claims will be referred to the police.

Redemption details for items (i - v) stated in Clause 10 is as indicated on the e-voucher.

11. All Prizes not collected/redeemed before the expiry date as indicated in the e-coupon will be forfeited.
12. The Prize(s) are non-exchangeable, non-transferable and non-replaceable. DBS is entitled to replace the Prize with item(s) of similar or other value without prior notice. Prizes cannot be converted into cash. DBS may replace, withdraw or add Prizes at any time without notice or liability.
13. The Qualifying Spend is based on local retail and online transactions made during the eligible period and excludes the following:
 - a) payments made via telephone or mail order;
 - b) payments to government institutions;
 - c) payments to financial institutions (including banks and brokerages);
 - d) payments to insurance companies;
 - e) payments to telecommunications providers;
 - f) all bill payments;
 - g) donations;
 - h) payment of funds to prepaid accounts and merchants who are categorized as “payment service providers”. E.g. MoneySend, Skrill.com, Matchmove.com;
 - i) payments to schools, hospitals, professional service providers and payment for parking lots;
 - j) payments made via online banking;
 - k) EZLink transactions;
 - l) payments made via AXS and SAM;
 - m) NETS transactions;
 - n) fuel;
 - o) balance transfers, cash advance, My Preferred Payment Plan, and any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges)
 - p) any other transactions determined by DBS from time to time

14. Installment Payment Plan (“IPP”) transactions will qualify based on the full retail value of the IPP on the receipt.
15. Any refunds made on transactions that form the Qualifying Spend will result in a charge of the full retail value of the Prize to the Cardmember without prior notice.
16. 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. For reference, below is the minimum qualifying amount for the 10 most commonly used foreign currencies as of 14 November 2016. These values are subject to change based on the prevailing exchange rate on the posting date.

	Exchange rate (1 Unit)	Min. Qualifying Amount
US Dollar:	1.4237	\$176
Japanese Yen:	0.013277	¥18,830
EURO:	1.5436	€162
Sterling Pound:	1.7936	£140
Renminbi:	0.2092	1,195
Australian Dollar:	1.0792	\$232
Hong Kong Dollar:	0.1844	\$1,356
Thai Baht:	0.04049	6,175
Indonesian Rupiah:	0.000108	2,314,815
New Taiwan Dollar:	0.044806	\$5,580

General

17. DBS will have the final decision on all matters regarding the Promotion.
18. DBS may change these terms or suspend/terminate the Promotion without giving notice.
19. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
20. If DBS subsequently determines that a person is in fact not eligible to receive the Prize or to participate in the Promotion, for any reason whatsoever, DBS may at its discretion charge the full retail value of the Prize to the Cardmember without prior notice. Each participant of the Promotion authorizes and consents to DBS charging the full retail value of the Prize to any of his/her/their DBS/POSB Credit & Debit Card account(s).
21. 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. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.
22. Cardmembers consent to DBS collection and use of Cardmembers’ personal data and the use and disclosure of Cardmembers’ personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.