

Terms and Conditions Governing the PAssion POSB Debit Card Acquisition Offer (“Promotion”)

1. Promotion period is valid from **1 January to 31 March 2022** (“Promotion Period”).
2. Eligible Cardmembers (“**New Cardmember**”) are defined as customers who are currently not holding on to any PAssion POSB Debit Card and have not cancelled any PAssion POSB Debit Card within the last 6 months.
3. Eligible Cardmembers shall enjoy 10% Cashback (“**Cashback**”) on Dining (online and in-stores) and participating Dairy Farm Group (DFG) stores (“**Eligible Spend**”) during the Promotion Period when they meet all the following requirements during Promotion Period.
 - I. apply online for a new PAssion POSB Debit Card (“**Eligible Card**”) during the Promotion Period
 - II. has the Eligible Card approved by DBS during the Promotion Period
 - III. has charge a minimum spend of S\$500 to the Eligible Card in a calendar month from card approval date
4. **Cashback on Dining Spend** includes local and foreign spend at restaurants, bars, entertainment establishments, cafes, fast food outlets, hawker centres, coffeeshops, online food delivery and online food catering (defined under Merchant Category Codes (“**MCCs**”) 5811, 5812, 5813 and 5814) but excludes spend at hotels, wedding banquets in hotels and all food & beverage stores.
5. **Cashback on DFG Spend** refers to Mastercard retail purchases made at participating DFG stores (**Cold Storage, Market Place, Jasons, Giant and Guardian Health & Beauty Stores**). Spend excludes the purchases of Restricted Products – tobacco products, infant milk powder, other statutory products, concessionary booth sales, and other such products as may be designated by DFG from time to time.
6. **Cashback earned** will be capped at **S\$50 per month** for the **first 2 months**. Example below:

	1 st Month	2 nd Month
Total spend	S\$1,000	S\$500
• Dining spend	S\$300	S\$200
• DFG spend	S\$200	S\$150
• All other spend	S\$500	S\$150
Cashback Earned per month	S\$50	S\$35

7. **Cashback is calculated on Eligible Spend** based on Singapore dollar denominated transaction amount on transaction date. Cashback earned for the calendar month’s transactions (e.g. July) will be credited within 60 days from the qualifying month (e.g. September). Cancelled, disputed, refunded, reversed, unauthorised or fraudulent purchase transactions will not be eligible for Cashback.
8. **All other Spend** refers to all local and foreign nett Mastercard retail transactions charged to the Eligible Card in a calendar month. It excludes NETS purchases, EZ-Link/NETS FlashPay transactions, interest charges, finance charges, AXS and SAM transactions, bill payments, cash withdrawals, balance transfer, smart cash, fund transfer transactions, any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay and Singtel Dash), fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.

9. **All other Online Spend** exclude NETS/NETS FlashPay purchases, EZ-Link transactions, interests, finance charges, AXS/SAM transactions, bill payments, cash withdrawals, balance transfers, smart cash, fund transfer transactions, any top-ups or payments of funds to any payment service providers, prepaid cards, any prepaid accounts, purchase of prepaid cards/credits (including but not limited to GrabPay and Singtel Dash), fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions, and any other transactions determined by DBS from time to time. For avoidance of doubt, it excludes:
- a. payments via AXS, SAM, NETS and eNETS;
 - b. payments to educational institutions;
 - c. payments to financial institutions (e.g. banks, online trading platforms and brokerages);
 - d. payments to government institutions and services (e.g. fines, tax payment, postal services, parking lots and garages);
 - e. payments to hospitals;
 - f. payments to insurance companies (e.g. sales, underwriting and premiums);
 - g. payments to non-profit organisations;
 - h. payments to professional service providers (e.g. accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys);
 - i. payments to utility bill companies;
 - j. payments made via telephone or mail order;
 - k. any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards (e.g. CardUp, EZ-Link, iPaymy, NETS FlashPay, Razor Pay, ShopeePay, Singtel Dash and SmoovPay);
 - l. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers); and
 - m. any transactions related to crypto currencies
10. The main business activity of a merchant and any transaction performed at these merchants are classified under MCC assigned by Mastercard and determined by the merchant and the merchant's acquiring bank. The main business activity of a merchant and the assigned MCC is not determined by DBS. If any transaction is not classified under the relevant MCCs, such card transaction will not be considered as Eligible Spend for Cashback.
11. The Qualifying Card and/or primary Current or Savings Account ('**Linked CASA Account**') must be at 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.
12. DBS reserves the right to claw-back the Cashback amount without prior notice, at its discretion charging the full retail value of the Cashback amount, if it subsequently determines that the customer is in fact not eligible to receive the Cashback, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.
13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party. Please refer to posb.com.sg/passion for latest details at all time.

14. 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.
15. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this 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 the Customers' eligibility in the Promotion.
16. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings No correspondence or claims will be entertained.
17. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement Terms and Conditions apply. For a copy of the DBS Debit Card Agreement Terms and Conditions and DBS Cards Promotion Terms & Conditions, please visit www.dbs.com.sg/tc.