

SingSaver Rewards Promotion – DBS/POSB Credit Card Signup

Terms and Conditions

Last updated: 30 August 2024

1. This promotion (“**Promotion**”) is organized by SingSaver Pte. Ltd.
2. Users who successfully submit an application for an Eligible Product through SingSaver during the Promotion Period and complete the requirements set out herein will be eligible to receive the specified Promotion Reward (each as defined herein).
3. By participating in this Promotion, users agree to be bound by these Terms and Conditions. SingSaver reserves the right to amend these Terms and Conditions at any time, including changing the Promotion Period or Promotion Reward or to terminate this Promotion with or without prior notice or reason.
4. **Promotion Period**
 - a. 30 August 2024 - 16 September 2024, both days inclusive, unless otherwise stated.
5. **Product Provider**
 - a. For the purposes of the Promotion, the Product Provider is DBS Bank Ltd. (the “**Product Provider**” or “**DBS**”).
6. **Eligible Products**
 - a. The following DBS/POSB Credit Card issued by DBS are eligible for this Promotion (“**Eligible Products**”):
 - i. DBS Live Fresh Card
 - ii. DBS Altitude Visa Signature Card
 - iii. DBS Altitude American Express® Card
 - iv. POSB Everyday Card
 - b. All queries regarding the Eligible Products, including but not limited to application status, spending requirements and the Eligible Products themselves should be directed to DBS.
 - c. This is a SingSaver promotion. All queries/disputes relating to administration of the Promotion should be directed to SingSaver.
7. **Eligible Cardmembers and Qualifying Spend**
 - a. In order to be eligible to receive a Promotion Reward and to be considered an “**Eligible Cardmember**”, a user is required to, during the Promotion Period:
 - i. Be a new DBS/POSB cardmember. New DBS/POSB cardmember is defined as a user who is currently not holding any Principal DBS/POSB Credit Card and has not cancelled any Principal DBS/POSB Credit Card within the 12 months prior to the date of their application for an Eligible Product as part of this Promotion.
 - ii. Submit an application for an Eligible Product as a principal cardmember (“**Principal Cardmember**”) through SingSaver during the Promotion Period and input one of the designated promo codes during the application process (as set out in Clause 8);
 - iii. Have their application for the Eligible Product approved by DBS **on or before 30 September 2024**, where the approval given is final and unconditional; and

- iv. Activate the approved Eligible Product and spend a minimum of S\$500 which falls under “Qualifying Spend” as defined in clause 7b below with the Eligible Product (either the physical or digital version) within 30 days from the card approval date.
- b. **“Qualifying Spend”** refers to posted local and foreign retail sales and posted recurring bill payments but excludes the following:
- i. posted 0% Interest Instalment Payment Plan monthly transactions;
 - ii. posted My Preferred Payment Plan monthly transactions;
 - iii. interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - iv. any top-ups or payment of funds to payment service providers, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Transit Link, Razer Pay, ShopeePay, Singtel Dash, Amaze);
 - v. any transactions related to crypto currencies;
 - vi. any payment made with the following Merchant Category Codes (**“MCC”**):

MCC	Description
0763	Agricultural Co-operatives
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, Sanitary
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7261	Funeral Service and Crematories
7276	Tax Preparation Service
7311	Advertising Services
7322	Collection Agencies
7339	Stenographic and Secretarial Support
7372	Computer Programming, Data Processing, and Integrated Systems Design Services
7375	Information Retrieval Services
7393	Detective Agencies, Protective Services and Security Services Including Armored Cars and Guard Dogs

7399	Business Services (Not Elsewhere Classified)
7523	Parking Lots, Parking Meters and Garages
7995	Betting including Lottery Tickets, Casino Gaming Chips, Off-track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
8062	Hospitals
8111	Legal Services and Attorneys
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational Schools and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organizations
8661	Religious Organizations
8911	Architectural, Engineering, and Surveying Services
8931	Accounting, Auditing, and Bookkeeping Services
8999	Professional Services (Not Elsewhere Defined)
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only

vii. any transactions matching the terms below:

- 123bitcoin.dk:7310
- AMAZE*
- AXS
- AXS-MP3*
- AXS ONLINE GOVT*
- AXS PAYMENT *
- AXS PTE LTD*
- PAYMENT AT AXS
- BAGUS*
- BetterCoins.dk
- BITCOINGAINTS
- BITCOINTRADE
- bitit.io
- Bitpanda
- bitstamp.net
- Bittylicious
- Buycoin
- BUYSOMEBITCOINS
- CANTINE*
- CASADELACRYPTO.COM
- CRYPTOSHOP.COM
- easycoin.cz
- EZLINK
- EZLINK*
- EZ-LINK
- EZ-LINK*
- FLASHPAY ATU
- GPN_quicbit.eu
- indacoin.com102Z
- INDACOIN_CODE:107Z
- INSTANT BITCOIN
- IPAYMY
- IPLMILESLIFE.COM
- KASHM I
- KJC COINS AUSTRALIA PT
- KOPITIAM*
- MATCHMOVE PAY
- MB MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- PAYEER.COM
- RAZERPAY*
- SAM
- SAM –
- SAM *
- SAM - *
- SEDAP*
- SAXO CAP MKTS PTS LTD
- SINGTEL DASH
- SKRSKRILL.COM
- SMOOVPAY (EC)
- SMOOV PTE LTD
- SERIESCOIN
- SHOPEEPAY*
- SIMPLEX_BITSTAMP
- Simplex_Bittylicious
- Simplex_Paybis
- Simplex_Xapo
- SIMPLEX_Xcoins
- spectrocoin.com

- CFSCFSBITCOINROMANIA
- COINBASE
- CoinCorner
- Coinify
- Coinmama
- COINTEC.COM
- CRVCOINBASE
- CRYPTO5
- CRYPTOCAPITALS
- CRYPTOEU.COM
- Cryptopaywww.cryptopay
- ORANGECOIN.COM
- PAYPAL AXS PTE LTD
- PAYPAL BIZCONSULTA
- PAYPAL OANDAASIAPA
- PAYPAL CAPITALROYA
- PAYPAL CMD BITCOIN
- PAYPAL COINJOLT
- PAYPAL WMCCOIN
- PAYPAL XCOINS
- PSPcoinsbank.com
- TRANSIT
- TRANSIT3
- TRANSIT 3*
- TOROPTION
- VIPCOINS.COM
- WWW.IGMARKETS.COM.SG
- wwwcointedcom
- Xcoins
- XTRADE
- ZEUS-CRYPTO.COM

* Transactions beginning with these terms are included in exclusions e.g. AMAZE* will include AMAZE.com.

- viii. any other transactions determined by DBS from time to time.
- c. A merchant’s registered MCC may not always correspond with its nature of business and may vary among card networks. The MCCs are assigned by the merchant’s acquiring bank and DBS does not determine the merchants’ MCC. DBS shall not be liable in any way whatsoever relating to the categorisation of a merchant’s MCC.
- d. For the avoidance of doubt, Supplementary Cardmembers are not eligible for this Promotion. However, spending made using Supplementary Cards can be considered towards Qualifying Spend of Principal Cardmember’s.
- e. DBS will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.

8. Promotion Rewards

- a. Eligible Cardmembers who fulfil the conditions set out in Clause 7 above will receive one of the following “**Promotion Rewards**”, based on the promo code input by the Eligible Cardmembers when applying for the Eligible Product(s) online:

Promo Code	Promotion Reward
SSAUG1	Apple iPad 9th Gen 10.9” Wi-Fi 64GB (RRP: S\$508.30)
SSAUG2	Nintendo Switch OLED (RRP: S\$549)
SSAUG3	Bose QuietComfort Ultra Wireless Noise Cancelling Headphones (RRP: S\$599)
SSAUG4	S\$350 eCapitaVoucher

Promotion Rewards selection is based on the promo code input during application. Once submitted, the selection cannot be changed.

- b. Where the Promotion Reward selected is a physical reward (e.g. Apple iPad, Nintendo Switch, Bose headphones):
- i. Eligible Cardmembers will receive an email from DBS with details on how to redeem the Promotion Reward (“**Reward Notification Email**”) within 4 months after meeting the Qualifying Spend requirements. Eligible Cardmembers are encouraged to check spam/junk folders for the Reward Notification Email as there may be accidental redirects by the email client;

- ii. Eligible Cardmembers will be able to claim their Promotion Reward from SingSaver's designated redemption centre as set out in the Reward Notification Email;
 - iii. Eligible Cardmembers will be required to present the Reward Notification Email showing (i) DBS as the sender of the email and (ii) the unique gift voucher code at the redemption centre to redeem the Promotion Reward; and
 - iv. Eligible Cardmembers who do not redeem their Promotion Reward after the collection period stipulated in the Reward Notification Email will be deemed to have forfeited their Promotion Reward and will not receive the Promotion Reward or any compensation in lieu of receiving the Promotion Reward.
- c. Where the Promotion Reward selected is an eVoucher Reward (e.g. eCapitaVoucher):
 - i. Eligible Cardmembers will receive the Reward Notification Email within 4 months after meeting the Qualifying Spend requirements. Eligible Cardmembers are encouraged to check spam/junk folders for the Reward Notification Email as there may be accidental redirects by the email client; and
 - ii. Eligible Cardmembers who do not redeem their Promotion Reward after the collection period stipulated in the Reward Notification Email will be deemed to have forfeited their Promotion Reward and will not receive the Promotion Reward or any compensation in lieu of receiving the Promotion Reward.
- d. Each Eligible Cardmember is limited to one (1) Promotion Reward, regardless of the number of Eligible Products applied for or approved during the same period. Eligible Cardmembers who receive a Promotion Reward pursuant to this Promotion will not be eligible for any other DBS/POSB Credit Card sign-up promotions or in combination with any other promotions.
- e. Each gift voucher code can only be redeemed for the Promotion Reward once. Eligible Cardmembers are responsible for safekeeping the gift voucher code. If the gift voucher code is identified as used, DBS and SingSaver shall not be responsible for any claims by the Eligible Cardmembers.
- f. In the event that a Promotion Reward is not available from SingSaver's suppliers or the selected Promotion Reward can no longer be purchased from official channels, SingSaver reserves the right to replace the Promotion Reward with a S\$350 voucher / eVoucher of any merchant as an alternative.
- g. In the event that the Eligible Cardmember's Card Account is closed or suspended and not in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout the Promotion Period and at the time when the Promotion Reward is redeemed, DBS and SingSaver reserve the right to withhold the Promotion Reward and the Eligible Cardmember is deemed to have forfeit the Promotion Reward.
- h. SingSaver and DBS are not associated with the provider or manufacturer of the Promotion Reward(s) and is not responsible for any issues related to usage of the Promotion Reward(s). Any enquiries regarding the Promotion Reward(s) should be directed to the provider/manufacturer of the Promotion Reward.
- i. DBS is not responsible for any failure or delay in the services provided by SingSaver. DBS and SingSaver shall not be liable for any claims by 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.
- j. Where a Promotion Reward is available in multiple colours or other cosmetic variations, Eligible Cardmembers will not be able to select a colour and will receive one at random.
- k. Any indicated prices are for reference only and are subject to change by the issuing merchant(s), over which SingSaver and DBS have no control.
- l. Eligible Cardmembers agree and acknowledge that (i) the Promotion Rewards may not include any warranty and (ii) SingSaver and DBS do not guarantee any applicable warranty period for any Promotion Rewards. To the

extent that a supplier warranty applies to the Promotion Rewards, the warranty period may commence from the date of purchase of the Promotion Rewards by SingSaver from the supplier, and not the date of redemption or delivery of the Promotion Reward to Eligible Cardmembers.

- m. Where the Promotion Reward is voucher(s) for a third-party merchant (e.g. eCapitaVoucher), all vouchers issued are subject to the terms and conditions of the vouchers' merchants. SingSaver and DBS shall not in any way be liable for any goods, services or the quality or performance of such goods or services supplied by any third-party merchant, site or service provider. SingSaver and DBS are not liable in any way for any claims, damages, losses, expenses, liabilities or costs, whether incurred directly or indirectly from the use of such vouchers. Any such enquiries, complaints or comments should be directed to the relevant third-party merchant.
- n. Apple is not a participant in or sponsor of this Promotion.

9. General Promotion Terms and Conditions

- a. In the event of any inconsistency between these Terms and Conditions and any other materials (e.g. marketing materials) relating to the Promotion, these Terms and Conditions shall prevail.
- b. In the event of any disputes, SingSaver reserves the right to make the final decision in its absolute discretion, which shall be binding on all participants.
- c. Promotion Rewards are not refundable nor exchangeable for cash or other rewards. All products and services relating to the Promotion are available while stock lasts. Eligible Cardmembers are responsible for checking the quality of the Promotion Rewards at the time of redemption. SingSaver shall have no liability relating to any aspects of the Promotion Rewards including but not limited to their quality, supply, delivery and maintenance.
- d. By participating in this Promotion, participants hereby represent and warrant that they will comply with all applicable Singapore laws or regulations in connection with their participation in this Promotion and they will not use this Promotion for any illegal or fraudulent purposes. Where SingSaver suspects a participant is participating in any form of unlawful activity or fraud, SingSaver reserves the right to report such activity or suspicions to the police or relevant authorities.
- e. SingSaver is not responsible for any information not being received by SingSaver. Any correspondence regarding missing and/or delayed submissions shall not be reviewed or responded to by SingSaver.
- f. Eligible Cardmembers who provide inaccurate or incorrect information (as determined by SingSaver and DBS acting in their absolute discretion) will not be able to receive the Promotion Reward.
- g. Any queries regarding the Promotion (including for rewards notifications) received more than 6 months after the end of the Promotion Period will not be responded to.
- h. SingSaver reserves the right to (at its own discretion) disqualify any participant and withhold or confiscate in full or part, any Promotion Reward(s) if the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any SingSaver's processes, or website).
- i. Final approval of any product is determined by DBS in its absolute discretion and is subject to their credit and risk processing criteria. Participation in this Promotion does not guarantee the approval of any product applied for. SingSaver does not guarantee the approval of any product applied for.
- j. 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 this Promotion and the Promotion Reward. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.
- k. 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 <https://www.dbs.com/privacy>.

- l. SingSaver accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by Eligible Cardmembers as a result of their participation in this Promotion. By participating in this Promotion, Eligible Cardmembers release SingSaver and its agents from all liability, including, without limitation, with respect to this Promotion and the Promotion Reward.
- m. SingSaver strives to keep its information accurate and up to date. However, this may sometimes differ from the information provided on the Product Provider, financial institution, service provider or specific product's site. Eligible Cardmembers should refer to the Product Provider's website for the most updated rates/fees/T&Cs etc on the relevant product.
- n. SingSaver and DBS will not have any responsibility in case of any event that may prevent a participant from participating in the Promotion or any component thereof, as a result of certain technical restrictions or other limitations or force majeure, which include but is not limited to regulatory events, government directive, government intervention, pandemic, movement control order, and act of God, etc.
- o. SingSaver and DBS shall not be responsible or liable for any claims of loss or damage including loss of business, revenue or profits, or any indirect or consequential loss whatsoever, arising out of or in connection with an Eligible Cardmember's participation in the Promotion.
- p. Any trademarks, graphic symbols, logos or intellectual property contained in any materials used in connection with this Promotion, in particular those relating to the Promotion Reward, are the property of their respective owners (with the exception that, as between participants and SingSaver, all intellectual property rights in any documents, images or photos submitted as part of the Promotion will become the property of SingSaver and can be used by SingSaver in its absolute discretion). SingSaver is not providing any financial advice, endorsements or sponsorships to its products or services.
- q. By participating in this Promotion, all participants agree and undertake to, at all times, indemnify, keep indemnified, and hold SingSaver, its employees and agents harmless against all losses on a full indemnity basis (whether or not incurred in respect of any real, anticipated, or threatened legal proceedings), howsoever caused by, arising or resulting from, whether directly or indirectly, their participation in the Promotion, acceptance or usage of any Promotion Reward, and/or any breach or purported breach of these Terms and Conditions and/or any applicable law.
- r. SingSaver and DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.