



# Frequently Asked Questions for POSB Save, Spend and Win promotion

## Promotion Eligibility

**1. Who can participate in the promotion?**

This promotion is open to all DBS/POSB customers aged 16 years and above.

**2. When is the qualifying period for the promotion?**

The promotion is from 1 July 2024 to 31 December 2024.

- Registration Period: 1 to 31 July 2024

- Participation Period: 1 August 2024 to 31 December 2024

**3. Must I register to participate in the promotion?**

Yes, you must [register](#), from 1 to 31 July 2024, to participate in the promotion.

**4. Are joint accounts eligible for the promotion?**

Yes, joint accounts are eligible for the promotion. Each joint account will only receive one Cash Reward and one lucky draw chance, regardless of the number of joint account holders.

**5. Can I register for the promotion if I do not have a DBS/POSB Debit Card?**

Yes, you can still register for the promotion. However, as you are required to meet the minimum spend on your DBS/POSB Debit Card from 1 August 2024 onwards, please apply for a DBS/POSB Debit Card instantly via digibank, or visit any of our branches' Video Teller Machine (VTM).

**6. How do I tell if I have registered successfully for the Promotion?**

You will receive a confirmation email after registering. If you are unable to locate the email, kindly check your spam or junk folder.

**7. What happens if the account number is wrong or closed?**

You may resubmit the registration form with the correct account number by 31 July 2024.

## Fresh Funds

### 1. How do I check on the fresh funds tier that I registered for?

The confirmation email sent to you after registration will indicate the fresh fund tier you registered for.

### 2. Can I change my fresh funds tier or participating account?

You can change your fresh funds tier or participating account by submitting another registration by 31 July 2024. If you register more than once, we will recognise the latest successful submission. You can't change your fresh funds tier or participating account after 31 July 2024.

### 3. How do I check my month-end balance for June?

You can check your month end balance on your DBS/POSB consolidated statement. You can refer to the [guide](#) on how to access your statement.

Deposits				
DBS Autosave			Account No. 000-123456-0	
Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	<b>Balance Brought Forward</b>			<b>30,000.00</b>
08/06/2024	Point-of-Sale Transaction INFOCOM	500.00		29,500.00
10/06/2024	Advice		6,000.00	35,500.00
12/06/2024	Cash Withdrawal 50193129, SHENTONWAY BR2	500.00		29,500.00
31/06/2024	Account Fee	2.00		
31/06/2024	Interest Earned		102.00	35,100.00
	<b>Total Balance Carried Forward:</b>	<b>1,002.00</b>	<b>6,102.00</b>	<b>35,100.00</b>

**Month-end balance**

<b>Messages For Your Account</b>	<ul style="list-style-type: none"> <li>Total Interest For Current Year</li> <li>(A) Total Credit Interest</li> </ul>	5.37
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### 4. How do I calculate my participating account's Monthly Average Daily Balance (MADB)?

MADB is determined by adding end-of-day SGD balances of the days in the month and divide by the number of days in that month. You can refer to the [guide](#) on how to calculate your MADB.

### 5. Will any existing earmark amount be included in the MADB calculation?

Yes, any existing earmark amount on your account is included in the MADB calculation. Please note that your fresh funds will not be earmarked for the promotion.

### 6. If I deposit fresh funds more than what I registered for, will I receive a higher cash reward?

No, you will receive the cash reward according to the fresh fund tier in your registration form.

### 7. How do I ensure that the MADB is maintained since the fresh funds is not earmarked?

The fresh funds must result in a corresponding increase in the account's MADB compared to June 2024 month end balance.

Period	Account Balance
30 June (Reference point)	S\$10,000
By 31 July	S\$30,000 (S\$20,000 fresh funds deposited)
1 August – 31 December	S\$30,000 (MADB you need to maintain)



## Debit Card Spend

### 1. What counts as qualifying spend for DBS/POSB debit card?

Qualifying spend includes all Visa / Mastercard / UnionPay spend charged to DBS/POSB Debit Cards.

It excludes 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, SAM online bill payments, bill payments via internet banking and all fees charged by DBS.

### 2. What is the list of participating DBS/POSB Debit Cards for the promotion?

The list of participating cards include:

- DBS Visa Debit Card
- DBS Treasures Visa Debit Card
- DBS Treasures Private Client Visa Debit Card
- DBS Private Bank Visa Debit Card
- PAssion POSB Debit Card
- PAssion POSB Platinum Debit Card
- HomeTeamNS-PAssion-POSB Debit Card
- DBS UnionPay Platinum Debit Card
- DBS SUTD Visa Debit Card
- DBS Takashimaya Debit Card
- SAFRA DBS Debit Card

### 3. If I have more than 1 DBS/POSB Debit Card, which card should I spend on?

The minimum spend is aggregated across your DBS/POSB Debit Cards.

### 4. How is the minimum spend calculated?

The minimum spend is calculated based on the date of the transaction in the calendar month and posted by the 10<sup>th</sup> of the following month.

Illustration of qualified Minimum Spend for August 2024:

Transaction date	Posting Date	Qualified as Minimum Spend
10 August 2024	13 August 2024	Yes
31 August 2024	5 September 2024	Yes
31 August 2024	11 September 2024	No



## Cash Reward

### 1. When will the cash reward be credited?

The cash reward will be credited to the participating account by 14 February 2025.

Fresh Funds	Cash Reward
S\$20,000	S\$125
S\$50,000	S\$470
S\$100,000	S\$1,250

## Lucky Draw

### 1. How do I qualify for the lucky draw?

Customers who register, successfully deposit and maintain fresh funds in their participating account and spend S\$600 monthly on their DBS/POSB Debit Cards from 1 August to 31 December 2024 will automatically qualify for the lucky draw.

### 2. Can I earn more lucky draw chances?

No, each customer is only entitled to one lucky draw chance.

### 3. When and where will the lucky draw be conducted?

The lucky draw will be conducted on 14 February 2025 with external auditors present at our office located at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982.

### 4. How many winners will be picked from the draw and what do they win?

A total of 5 winners will be picked from the draw and each winner will receive a pair of Singapore Airlines Suites tickets to Sydney.

### 5. How and when will the winners be notified if they have won the draw?

The winners of the Draw will be announced on DBS' website at <https://www.posb.com.sg/personal/promotion/save-spend>. Winners will be notified by registered post by 21 February 2025 using the mailing address in DBS records.