

# Frequently Asked Questions Promotion Eligibility

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

This promotion is open to all POSB/DBS customers who do not have salary crediting arrangement linked to a POSB/DBS account from 1 February to 31 July 2024.

#### 2. How do I participate in this promotion?

	Conditions to fulfil	Reward
1.	Submit the <u>online participation form</u> within the Promotion Period with his/her mobile number and email address registered with POSB/DBS Credit a minimum monthly salary of S\$1,600 via GIRO with transaction code "SAL"/ "PAY" into any of his/her POSB/DBS SGD-denominated accounts (" <b>Salary Crediting Account</b> ") for 3 consecutive months, with the first salary credit taking place within the Promotion Period	S\$300 cash reward
2.	Spend a minimum of S\$500 every calendar month across your POSB/DBS Credit and Debit Cards for 3 consecutive months, starting from the month after your first salary credit	Additional S\$200 cash reward
3.	Apply for an eligible Principal POSB/DBS Credit Card online with promo code SCAUG within the Promotion Period	Additional S\$100 cash reward

#### 3. Are joint accounts eligible for the promotion?

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

- 4. How can I tell if I have successfully registered 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.
- 5. What happens when I register more than once? If you register more than once, we will recognise the latest submission within the Promotion Period to determine your eligibility.
- 6. Can I register for the promotion if I do not have a POSB/DBS Debit/Credit Card? Yes, you can register for the promotion and apply for the POSB/DBS Debit/Credit Card thereafter.
- 7. Can I qualify for POSB/DBS Debit/Credit Card Spend or new Credit Card sign-up promotion without crediting my salary? No, salary credit is prerequisite for card spend or sign-up promotion.



### Credit/Debit Card Spend

1. What are the participating POSB/DBS Cards for the promotion?

All POSB/DBS personal Principal Credit and Debit Cards are eligible for this promotion. Spend incurred by supplementary cardmembers will be accorded to the Principal Credit Cardmember.

#### 2. How do I qualify for the additional S\$200 cash reward?

Spend a minimum of S\$500 every calendar month across your POSB/DBS Credit and Debit Cards for 3 consecutive months, starting from the month after your first salary credit.

First salary credit	Spend Period
August 2024	September, October and November 2024
September 2024	October, November and December 2024
October 2024	November, December 2024 and January 2025

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

Minimum spend is calculated based on local and/or foreign currencies charged to POSB/DBS Credit and Debit Cards within the calendar month and posted by 7th of the following month. Please refer to the promotion T&Cs for the full list of spend exclusions.

## **Credit Card Signup**

### 1. Am I eligible for the Credit Card sign-up reward?

You must not be holding on to any Principal POSB/DBS Credit Card and have not cancelled any Principal POSB/DBS Credit Card within the last 12 months.

#### 2. How do I qualify for the Credit Card sign-up reward?

Apply for any of the below POSB/DBS Credit Cards online via DBS website or digibank with promo code '**SCAUG**' by 31 October 2024:

- DBS Altitude American Express® Card
- DBS Altitude Visa Signature Card
- DBS Live Fresh Card
- DBS Woman's Card
- DBS Woman's World Card
- DBS yuu American Express® Card
- DBS yuu Visa Card
- POSB Everyday Card
- 3. Is the spend on newly approved credit card counted towards the minimum spend across POSB/DBS Credit and Debit Cards spend during the spend period? Yes.

### **Cash Reward**

1. When will the cash reward be credited?

Eligible customers will receive the cash reward according to the schedule below:

Salary Credit	Credit/Debit Card Spend	Receive Reward by end of
August – October 2024	September - November 2024	January 2025
September – November 2024	October – December 2024	February 2025
October – December 2024	November – January 2025	March 2025