

## Terms & Condition Governing

S\$20 Cash Rebate promotion for DBS 0% Interest Instalment Payment Plans ("Promotion")





These terms and conditions govern the **Promotion**. Participation in the **Promotion** constitutes acceptance of these terms and conditions.

- 1. This **Promotion** is valid from 1 September 2024 to 31 December 2024 ("**Promotion Period**") and is only applicable to DBS/POSB principal Credit Cardmembers ("**Cardmembers**").
- Cardmembers who successfully take up their first DBS 0% Interest Instalment Plan is referred to as ("IPP") (6-months instalment plan and above) will be eligible to receive a cash rebate ("Cash Rebate") under this Promotion ("Qualified Cardmembers").
- 3. For the purpose of determining the amount of **Cash Rebate** to be awarded to a **Qualified Cardmember**, eligible 0% Interest Payment Plans can be accumulated on **IPP**.
- 4. Each Qualified Cardmember will be eligible to receive S\$20 Cash Rebate for the first IPP plan (6-months instalment plan and above) taken up during the Promotion Period.
- 5. Cash Rebate will be awarded to the first 4,000 Qualified Cardmembers per month respectively for the first IPP plan during the Promotion Period.
- 6. Qualified Cardmembers will receive the Cash Rebate in their Credit Card account with latest transaction activity (at DBS's discretion), within 3 months from date of transaction.
- 7. The Cash Rebate shall be forfeited if the Cardmembers' Card account is terminated or suspended during the Promotion Period and/or within Promotion Period.
- 8. The Cash Rebate shall be forfeited if the eligible DBS Payment Plans are terminated during the **Promotion Period**.
- 9. The **Cash Rebate** is non-exchangeable, non-transferable and non-replaceable.
- **10.** DBS Points/Cash Rebates will not be awarded for transactions utilized to qualify for **IPP**. Any DBS Points/Cash Rebates which were awarded as such will be reversed.
- **11.** DBS Points/Cash Rebates will not be awarded for fees/charges arising from **IPP**.
- **12. IPP** will be subjected to minimum purchase amounts, specific terms and conditions and products for instalment plan may vary for different merchants. Please contact the merchants for more details.
- **13.** An administrative charge of S\$150 will be levied for early repayment and/or Card Account termination. In the event of Card Account termination, the outstanding balance under the **IPP** shall become payable immediately.
- 14. DBS's decision on all matters relating to the **Promotion** shall be final. No correspondence or claims will be entertained.
- **15.** DBS may vary these Terms and Conditions or suspend or terminate the **Promotion** at any time without any notice or liability to any party.





- **16.** In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to any services under these Terms and Conditions, these Terms and Conditions will prevail.
- **17.** 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.
- **18.** 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 <a href="https://www.dbs.com/privacy">www.dbs.com/privacy</a>.