Christmas Spin & Redeem 2015 ("Christmas Promotion") Terms and Conditions

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Qualifying period

DBS/POSB Credit or Debit Cardmembers ("Cardmembers", each a "Cardmember") will get to receive a guaranteed prize (each a "Gift" and collectively, the "Gifts") from 25 November – 31 December 2015 ("Eligible Period"), subject to a minimum spend of \$\$200 in a single transaction ("Total Account Spend") charged to the DBS/POSB Credit or Debit Card ("Card") during the Eligible Period.

How to participate

- To qualify for the Gift redemption, Cardmembers will have to spend a minimum amount of S\$200 in a single receipt ("Qualifying Spend") and proceed to DBS Lifestyle App's Christmas Spin & Redeem to redeem the Gift. Cardmembers must key in their Full Name, NRIC/Passport Number, 15/16 digit DBS/POSB Credit/Debit card number and amount spent into the registration form.
- 3. Only one (1) receipt is valid for registration. Combination of charge slips will be disqualified from the Christmas Promotion. Cardmembers must register within 2 calendar days from date of spend. The last day for Cardmembers to register their participation will be on 31 December 2015 at 2359 hours. After registration, Cardmember will 'Spin the Wheel' and be entitled to choose one of the Gifts available in the respective tier where the wheel stops.
- 4. Limited to one spin per Cardmember per day. Limited to 1,000 redemptions daily from 25 November 31 December 2015.

Qualifying Spend

- 5. The Qualifying Spend is based on local retail and online transactions made during the eligible period.
- 6. Spending for the following are NOT eligible: NETS transactions, phone purchase, school fees, payment of funds to prepaid account (i.e., EZ-link transactions, TransitLink transactions etc.), bill payment (i.e., telecommunications, utilities, town council, insurance, CPF, IRAS, DBS iBanking, etc), payment to financial institutions (including banks and securities/brokerage firms), purchase of gift vouchers, balance transfers, cash advance, fuel, My Preferred Payment Plan and any other bank related fees which are posted during the respective promotion periods. Instalment payment plan ("IPP") transactions must be charged to a Card and will qualify based on the full retail value of the IPP on the retail charge slip.

7. For avoidance of doubt, minimum spend must equal to S\$200 (after currency conversion, if purchase is made in foreign currencies for online transactions). Below is the minimum qualifying amount for the 5 most commonly used foreign currencies as at 27 October 2015:

USD: \$113 JPY: ¥13,450 EURO: €99 GBP: £74 RMB: 700

Spin & Redeem gifts

- 8. Cardmembers stand to redeem one of the Gifts listed below; awarding of the Gifts is at the sole discretion of DBS/POSB:
 - i. Apple Watch
 - ii. Apple iPhone 6s (16GB)
 - iii. Apple iPhone 6s Plus (16GB)
 - iv. A Pair of Return Air Tickets to Seoul/Bali/Hong Kong/Bangkok (worth 200,000 BIG Points)
 - v. S\$50 GrabTaxi (GrabPay) Cash Rebate
 - vi. S\$5 iTunes Code
 - vii. S\$5 Watsons Voucher
 - viii. S\$5 Fish & Co Dining Voucher
 - ix. A Pair of Madame Tussauds Singapore Admission Tickets (worth S\$78)
 - x. S\$50 Four Seasons Hotel Dining Voucher
 - xi. S\$50 Mandarin Orchard Hotel Dining Voucher
 - xii. S\$50 Park Hotel Group Dining Voucher
- 9. Redemption details for items (i)-(iii) stated in Clause (5):
- Redemption period: 25 November 25 December 2015;

Operation hours: 10am-9.30pm daily

Redemption venue: DBS Booth at Takashimaya Square, B2, 391 Orchard Road, Singapore

238872

AND

Redemption period: 26 November – 10 January 2016;

Operation hours: 12pm – 8pm (closed on eve of and on public holidays)

Redemption venue: Redemption Centre at Funan Digitalife Mall, 109 North Bridge Road,

Singapore 179097

10. Redemption details for item (iv) stated in Clause (5) is as indicated below and will be credited into the Cardmember's AirAsia BIG Member account by 28 February 2016:

- Cardmembers will be required to SMS the following details to 76060 before 31
 December 2015 "Xmas<space>last 8 digits of your credit/debit card
 number<space>Full Name<space>10-digit BIG Member ID"

 For example, Xmas 12345678 Andy Tan 1234567891
- 200,000 BIG Points will be credited to the Cardmember's AirAsia BIG Member Account
 and is valid for 3 years from the date of issuance. Information and points required for
 the listed destinations does not take into consideration airport tax and is accurate as of
 23 October 2015; subject to change without prior notice.

11. Redemption details for item (v) stated above will be in the form of cash rebate and redemption process as indicated below:

- To enjoy the GrabTaxi (GrabPay) cash rebate, Cardmembers must book their taxi rides via GrabTaxi app and use the GrabPay account for payment before 31 January 2016.
- Cardmembers can download the GrabTaxi app and set up their account (for new users)
 and key in their DBS/POSB Credit or Debit card number into the 'Payment' tab in the
 main menu page. Cardmembers can then choose the "CREDIT CARD" option when
 confirming cab booking in GrabTaxi app.
- Cash rebate to be awarded is based on the total amount spent via GrabTaxi GrabPay's
 account from 25 November 2015 to 31 January 2016. The cash rebate will be credited to
 Cardmember's registered card account by 31 March 2016 and the cash rebate will be
 capped at \$\$50; regardless of the number of rides.

12. Redemption details for item (vi) stated above will be via iTunes account and redemption process is as indicated below:

- To redeem the iTunes Code, Cardmembers must have an iTunes account. Cardmembers can download the iTunes app and set up their account (for new users). Upon sign in, cardmembers will be required to:
 - Click on their name,
 - o Scroll to the bottom and select "Redeem" from the drop-down menu,
 - o Enter your password again
 - o Enter the 16-digit iTunes code indicated on the mobile coupon
- Limited to one S\$5 iTunes Code redemption per transaction.
- 13. Redemption details for items (viii)-(xiii) stated above can be redeemed at the participating merchant outlets.
- 14. All Gifts not collected/redeemed before the expiry date as indicated in the mobile coupon will be forfeited.

General

- 15. In the event the Cardmember does not meet the Qualifying Spend, DBS/POSB reserves the right to charge the full retail value of the Gift redeemed to the Cardmember's credit/debit card without prior notice.
- 16. DBS makes no representation to the quality or performance of the goods and services provided by the merchants/ partners/ vendors in connection with the Christmas Promotion.
- 17. DBS' decision on all matters relating to the Christmas Promotion shall be final. No correspondence or claims will be entertained.
- 18. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
- 19. The Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Cardmembers' 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 www.dbs.com/privacy.

General Promotions Terms & Conditions

- 1. Full payment must be charged to a DBS/POSB Credit or Debit Card.
- 2. Promotions are not valid with other on-going promotions, discounts, offers, vouchers, rebates or privileges.
- 3. Gifts, purchase-with-purchase items and other privileges are limited to one per customer and on a while-stocks-last basis, unless otherwise stated.
- 4. DBS and its merchants reserve the right to replace the gift/complimentary item (with an item of similar value) if it is unavailable at the time of purchase/ confirmation of order, where applicable.
- 5. All prices are quoted in Singapore dollars, unless otherwise stated.
- 6. Merchants' terms and conditions apply. Please check with merchants for details and terms of participation.
- 7. DBS may vary the terms & conditions or discontinue any Promotion/privileges at any time without any notice or liability to any party.
- 8. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the Merchant's goods and services. Any dispute about the same must be resolved directly with the Merchant.
- 9. DBS shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the Merchant's goods and services or redemption or usage of the gifts.