

Terms and Conditions Governing the DBS Takashimaya American Express® Credit Card

– Acquisition Promotion – 1 February 2025 to 30 June 2025 (“Promotion”)

1. The Promotion is valid from 1 February 2025 to 30 June 2025 (“**Promotion Period**”), both dates inclusive.
2. Definition of **Eligible Cardmembers**:
 - a. **New to DBS/POSB Credit Card Cardmembers** are defined as customers who are currently not holding on to any Principal DBS/POSB Credit Card and have not cancelled any Principal DBS/POSB Credit Card within the last 12 months.
 - b. **Existing Cardmembers** are defined as customer who currently have a Principal DBS/POSB Credit Card and have not cancelled any DBS Takashimaya Principal Credit Card(s) within the last 12 months.
3. To qualify for the Promotion, Eligible cardmembers must fulfil the following qualifying criteria below to receive the respective gifts (“**Welcome Gift**”)
 - apply online for a DBS Takashimaya American Express® Credit Card (“**Card**”), and Card must be approved during the Promotion Period; and
 - fulfil the following spend criteria to receive the corresponding sign-up Gift (“**Gift**”):

	New to DBS/POSB Cardmembers	Existing Cardmembers
Qualifying Spend requirement	Spend a minimum of <u>S\$300</u> within 30 days from Card approval date (“ Qualifying Spend ”) <i>For example, card approval date is on 15 March 2025, qualifying spend period will be 15 March 2025 to 14 April 2025</i>	
Welcome Gift	200 Takashimaya Bonus Points (worth S\$60) + \$100 cashback	200 Takashimaya Bonus Points (worth S\$60)

4. Welcome Gift will be awarded to the Eligible Cardmember Card account within 3 months from the end of Qualifying Spend period, given that the Eligible Cardmember has fulfilled all the criteria under Clause 2.
5. Eligible Cardmembers will not be eligible for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.
6. Qualifying Spend is based on transaction(s) posted at the following:
 - a. Takashimaya Department Store Singapore (Takashimaya Singapore Ltd.),
 - i Excluding transactions from:
 - Cold Storage, Food Village, and selected food merchants at B2 Food Hall
 - Alteration, Shoe Repair, Dry-cleaning, Delivery, and any other services
 - b. Takashimaya Online Store Singapore (Takashimaya Singapore Ltd.) and
 - c. Participating Specialty Stores in Takashimaya Shopping Centre Singapore. Visit <https://www.takashimayasc.com.sg/dbs-takashimaya-privileges/> for the latest updates on the participating list of Specialty Stores.
 - d. Qualifying spend will be based on transaction date as captured by DBS.
 - e. Payments made via in-store card terminals only.
 - f. For avoidance of doubt, any other transaction(s) not made at above 5a to 5c, shall be excluded.
 - g. Qualifying Spend also excludes the following:
 - i Transaction made via 3rd party app such as:

AMAZE*	FAVEPAY *	SINGTEL DASH*
SHOPEE PAY*	SHOPBACK*	ATOME*
YOUTRIP*	RAZORPAY*	KRIS+*
 - ii 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, smart card, AXS payments, SAM online bill payments, bill payments via internet banking, all fees charged by DBS.
7. Any other transactions determined by DBS from time to time.
8. Any transaction reversal will be deducted when computing the Qualifying Spend.
9. DBS will not account for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.

10. For avoidance of doubt, Supplementary Cardmembers are not eligible to participate in the Promotion. However, Supplementary Card spend can be included in the calculation of Qualifying Spend of Principal Cardmember's.
11. Each Qualified Cardmember is limited to one (1) Welcome Gift during the Promotion Period. The Welcome Gift is strictly non-redeemable for cash, non-transferable, non-assignable, non-exchangeable and non-replaceable.
12. 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 Welcome Gift is being credited, DBS reserves the right to forfeit the Welcome Gift.
13. In the event that the Eligible Cardmember terminates his/her banking relationship with the Bank within 6 months of the expiry of the Promotion Period, the Bank further reserves the right to recover the whole or any part of the Welcome Gift given to him/her under this Promotion.
14. In the event that the Eligible Cardmember has accumulated the Qualifying Spend on his/her Eligible Card within the Qualifying Spend Period but has some of his/her transactions made during the Qualifying Spend Period reversed/refunded/rejected, the Bank reserves the right to forfeit/clawback the Welcome Gift.
15. DBS reserves the right to substitute or replace the Welcome Gift with another gift of similar value without giving any prior notice or liability to any party.
16. DBS shall not be liable for any claims by the 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.
17. DBS' decision on all matters relating to the 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. 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 www.dbs.com/privacy.