

## POSB Everyday Card Cash Rebates Programme Terms and Conditions

### Definitions

**“Minimum Spend Requirement”** refers to the required minimum amount of retail transactions charged to the POSB Everyday Card Account in a calendar month and posted into the Card Account at the point of computation of the Daily\$ cash rebates (“cash rebates”) as set out in these Terms and Conditions. It includes:

1. Only retail transactions that are in local and foreign currencies posted to the Card Account and captured in the Promotion Tracker at the point of computation of the Daily\$ cash rebates will be considered as part of the Minimum Spend Requirement, and
2. Principal and Supplementary Card spend, aggregated at account level.

The following transactions and payments are to be **excluded** from Minimum Spend Requirement computation and **do not** qualify for cash rebates awarding:

- a) Any transactions that is subsequently cancelled, voided, refunded or reversed (“Refunded Transactions”) for any reason. Refunded Transactions will be deducted from the Minimum Spend Requirement, when computing any cash rebates;
- b) Pre-authorized transactions on the Card account, e.g. hotel bookings
- c) Payments made with the following Merchant Category Codes (“MCC”) listed in Table 1;
- d) Transactions matching the terms listed in Table 2;
- e) Posted 0% Interest Instalment Payment Plan monthly transactions;
- f) Posted My Preferred Payment Plan monthly transactions;
- g) Interest, finance charges, cash advances, cash withdrawal, balance transfer, smart cash, AXS payments (except Pay + Earn), SAM online bill payments, bill payments via internet banking, and all fees charged by DBS; and
- h) Any other transactions determined by DBS from time to time.

**Table 1**

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, Sanitary
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders (not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7523	Parking Lots, Parking Meters and Garages
7995	Betting including Lottery Tickets, Casino Gaming Chips, Off-track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
8062	Hospitals

8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational Schools and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organizations
8661	Religious Organizations
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only

Table 2

AMAZE AXS BizPay AXS PTE LTD BAGUS CANTINE EZLINK EZ-LINK	PAYPAL AXS PTE LTD RAZERPAY SAM – SAM PAYMENTS SEDAP Sgebiz SGeBiz	SINGTEL DASH Singapore E-Business SHOPEEPAY TRANSIT 3 YOUTRIP
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“**Qualified Cardmember(s)**” refer(s) to cardholders (“**Cardmembers**”) to whom the POSB Everyday Card is issued, whose Card Accounts in respect of the POSB Everyday Card (“**Card Accounts**”) are not suspended and in good standing, and who have abided by the terms and conditions of the POSB Card Agreement, throughout the respective promotional periods (both the spend and awarding periods).

“**Cash rebates**” refers to the awarding of the Daily\$ cash rebates to the Cardmember’s POSB Everyday Card account, unless otherwise stated.

Please note that the above is not an exhaustive list and are subject to changes from time to time.

### Cash Rebates Awarding

Cash rebates will be awarded in the form of Daily\$ (which can be converted at a rate of Daily\$1 to S\$1), rounded to the nearest cent.

All other eligible spend will be awarded 0.3% cash rebates with no Minimum Spend Requirement and no monthly cap.

#### 1. Sheng Siong

Merchants	Cash Rebates	Crediting Date	Minimum Spend Requirement	Monthly Cap on Cash Rebates
Sheng Siong	5% cash rebates	Upfront crediting*	No Min. Spend	Daily\$30

\*For payment by physical card, cash rebates are credited upfront; for payment with mobile wallet, cash rebates will be credited upon successful sales settlement.

#### 2. Utilities

Merchants	Cash Rebates	Crediting Date	Minimum Spend Requirement	Monthly Cap on Cash Rebates
<b>Tier 1:</b> SP Group^, Geneco, Union Power, Tuas Power*	1% cash rebates on recurring utilities bill payments	Upon successful sales settlement	No Min. Spend	Daily\$1
<b>Tier 2:</b> SP Group^, Geneco, Sembcorp Power, Union Power, Tuas Power*, Keppel Electric, Senoko Energy	2% bonus cash rebates on recurring utilities bill payments	Within 60 days of the end of each calendar month		Daily\$2

^Only for Recurring Bill Payments made via the SP Utilities App.

\*Tuas Power: Electricity bills charged by these retailers are billed through SP Group.

**With effect from 1 April 2025, Cardmembers will cease to earn up to 3% cash rebates on Utilities.**

### 3. Fuel and Automotive Services

Merchants	Cash Rebates	Crediting Date	Minimum Spend Requirement	Monthly Cap on Cash Rebates
SPC	6% cash rebates <sup>a</sup>	Upfront crediting	No Min. Spend	No Cap
Speedycare	2% cash rebates will be awarded for outlets listed <a href="#">here</a> , excluding SPC Balestier and SPC Bukit Merah.	Upfront crediting	No Min. Spend	No Cap

\* For payment by physical card, cash rebates are credited upfront; for payment with mobile wallet, cash rebates will be credited upon successful sales settlement.

#### a. 20.1% Fuel Savings promotion

- Includes 5% discount when charging petrol purchases at any SPC petrol station to any DBS/POSB Credit or Debit Card (except for DBS Esso Mastercard Cards), plus 10% discount with SPC&U Card (non-SPC&U member will receive 5% discount), and an additional 6% cash rebates on the final charge amount (after any other applicable discounts) when charging to a POSB Everyday Card only.
- Check on-site for updates.

### 4. Shopping

Merchants	Cash Rebates	Crediting Date	Minimum Spend Requirement	Monthly Cap on Cash Rebates
Pet Lovers Centre	3% cash rebates <sup>a</sup>	Upfront crediting	Min. S\$15 Spend on regular-priced items	No Cap
Popular	0.3% base cash rebates	Upon successful sales settlement	No Min. Spend	No Cap
	7.7% bonus cash rebates	Within 60 days of the end of each calendar month	Min. S\$800 Qualified Spend	Daily\$15
Online shopping at Amazon.sg, Lazada, Shopee, RedMart, Taobao	0.3% base cash rebates	Upon successful sales settlement	No Min. Spend	No Cap
	4.7% bonus cash rebates	Within 60 days of the end of each calendar month	Min. S\$800 Qualified Spend	Daily\$15

\*For payment by physical card, cash rebates are credited upfront; for payment with mobile wallet, cash rebates will be credited upon sales settlement.

- #### a. 3% cash rebates on Pet Lovers Centre will be awarded for the outlets listed in [petloverscentre.com](https://petloverscentre.com), excluding the following:
- Veterinary, grooming, home delivery and online services;
  - Sale of live animals;
  - Sale of gift vouchers;
  - In conjunction with PLC VIP Member's discount

**With effect from 1 April 2025, Cardmembers can also enjoy 4.7% bonus cash rebates on TikTok Shop in addition to the above listed merchants (Amazon.sg, Lazada, Shopee, RedMart, Taobao), with a minimum qualified spend of S\$800 per calendar month. The Daily\$ cap will increase from Daily\$15 to Daily\$20 per calendar month.**

## 5. Dining

Merchants	Cash Rebates	Crediting Date	Minimum Spend Requirement	Monthly Cap on Cash Rebates
All Dining Spend <sup>a</sup>	0.3% base cash rebates	Upon successful sales settlement	No Min. Spend	No Cap
Online food delivery from foodpanda and Deliveroo	9.7% bonus cash rebates	Within 60 days of the end of each calendar month	Min. S\$800 Qualified Spend	Daily\$15
Other Dining Spend <sup>a</sup>	2.7% bonus cash rebates			

a. Includes dining transactions classified under Merchant Category Code ("MCC") 5811, 5812, 5813, and excludes 5814 (Fast Food Restaurants).

**With effect from 1 April 2025, Cardmembers can enjoy 9.7% bonus cash rebates on all online food delivery (previously limited to foodpanda and Deliveroo) and 4.7% bonus cash rebates on offline dining (previously 2.7% bonus cash rebates), with a minimum qualified spend of S\$800 per calendar month. The Daily\$ cap will increase from Daily\$15 to Daily\$20 per calendar month.**

## 6. Telecommunications

Merchants	Cash Rebates	Crediting Date	Minimum Spend Requirement	Monthly Cap on Cash Rebates
StarHub, Singtel, Singtel GOMO, StarHub giga, M1, MyRepublic, Circles.Life	0.3% base cash rebates	Upon successful sales settlement	No Min. Spend	No Cap
	2.7% bonus cash rebates	Within 60 days of the end of each calendar month	Min. S\$800 Qualified Spend	Daily\$2.70

**With effect from 1 April 2025, Cardmembers will cease to earn 3% cash rebates on Telecommunications.**

7. Malaysia Ringgit (MYR) Spend

Categories	Cash Rebates	Crediting Date	Monthly Minimum Spend Requirement	Weekly Cap on Cash Rebates
Malaysia Ringgit (MYR) Spend	0.3% base cash rebates	Upon successful sales settlement	No Min. Spend	No Cap
	4.7% bonus cash rebates	Within 90 days of the end of each calendar month	Min. S\$800 Qualified Spend	Daily\$14.10 per week

- a. 5% cash rebates on Malaysia Ringgit (MYR) Spend
- Valid only for transactions made in Malaysia Ringgit (MYR) on Saturdays and Sundays from 1 October 2024 to 31 March 2025.
  - For the Saturday and Sunday on 30 November 2024 and 1 December 2024, awarding will be based on S\$800 qualified spend in November 2024.

**General Terms and Conditions**

1. Any cash rebates awarded by DBS/POSB in respect of Refunded Transactions will be deducted from the Card Account accordingly.
2. DBS/POSB and the Participating Merchants on POSB Everyday Card Cash Rebates Programme reserve the right to amend the Terms and Conditions without prior notice.
3. DBS/POSB shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for receiving their respective cash rebates.
4. DBS/POSB may at any time, at its sole and absolute discretion, cancel or reverse any Daily\$ awarded to Customer for any reason whatsoever. Daily\$ awarded to and redeemed by a Cardmember will be stated in the Card Account statement of the Cardmember and may be corrected or revised by DBS/POSB at any time. Where any charge posted to a Card Account is reversed or re-credited (whether in whole or in part), the Daily\$ awarded in respect of the amount reversed or re-credited will be cancelled and DBS/POSB is entitled to recover any shortfall in Daily\$ from any Card Account of the Cardmember and/or take such corrective action as DBS/POSB may deem fit without giving any reason or notice to you.
5. All decisions made by DBS/POSB and the Participating Merchants in respect to this promotion is final.