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Terms and Conditions Governing the DBS/POSB Debit Cards Sign-up Promotion ("Promotion")

1. Promotion is valid from 1 September 2026 till 30 November 2026 ("**Promotion Period**").
2. Eligible Customers ("**Eligible Customers**") are defined as customers who are currently not holding on to or cancelled the same DBS/POSB Debit Card product(s) in the last 12 months; as specified in the table below.

Eligible Customers for:	Must not currently be holding or cancelled these card(s) in the last 12 months
PAssion POSB Debit Card	PAssion POSB Debit Card and/or PAssion POSB Platinum Debit Card and/or HomeTeamNS PAssion POSB Debit Card
DBS UnionPay Platinum Debit Card	DBS UnionPay Platinum Debit Card

3. To qualify for the Promotion, Eligible Customers must fulfil the following qualifying criteria below to receive S\$80 cashback ("**Welcome Gift**"):
 - i. Apply online for one of the below DBS/POSB Debit Cards ("**Eligible Cards**") with promo code "DC80" within the Promotion Period:
 - PAssion POSB Debit Card
 - DBS UnionPay Platinum Debit Card
 - ii. Have the Eligible Card approved by DBS within the Promotion Period;
 - iii. Have charged a minimum spend of S\$80 to the Eligible Card within 30 days from card approval date ("**Qualifying Spend**");
 - iv. Have a valid DBS PayLah! account by end of the Qualifying Spend period; and
 - v. Opt in for email or push notifications under Card Offers (DBS digibank app > More > Manage notifications > Offers & Insights) that are sent out by DBS.
4. If the Eligible Customers have fulfilled all the criteria under Clause 3 ("**Eligible Cardmembers**"), S\$80 cashback will be credited to the card account within 2-4 months from meeting the minimum Qualifying Spend and reflected in your monthly Debit Card/bank account statement.

For avoidance of doubt, if Eligible Customers applied for both PAssion POSB Debit Card and DBS UnionPay Platinum Debit Card and fulfilled all criteria under Clause 3 for each of the Eligible Cards, S\$80 cashback will be credited to both card accounts (i.e. S\$160 cashback in total).

5. Eligible Cardmembers will not be eligible for any other DBS/POSB Debit Card sign-up promotions or in combination with any other promotions unless otherwise specified.
6. **Qualifying Spend** refers to posted local and foreign Mastercard/UnionPay retail transactions charged to the Eligible Card(s) during the Qualifying Spend period.

For avoidance of doubt, Qualifying Spend excludes:

- a. cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
- b. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services advertising services, funeral service and legal services and attorneys);
- c. any top-ups or payment of funds to payment service providers, and any prepaid accounts or purchase of prepaid cards/credits (e.g. EZ-Link, GrabPay, NETS FlashPay, Transit Link, Singtel Dash, AMAZE);
- d. any transactions related to crypto currencies;

e. any payment made with the following Merchant Category Codes ("MCC"):

MCC	Description
4784	Tolls 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, Junior Colleges, Universities, and Professional Schools
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 Transactions – Government Only

f. any transactions matching the terms below:

- AMAZE*
- AXS BizPay*
- AXS PTE LTD*
- BAGUS*
- CANTINE*
- EZLINK*
- EZ-LINK*
- PAYPAL *AXS PTE LTD*
- RAZERPAY*
- SAM -*
- SAM PAYMENTS*
- SEDAP*
- SGEBIZ*
- SHOPEEPAY*
- SINGAPORE E-BUSINESS*
- SINGTEL DASH*
- TRANSIT 3*
- YOUTRIP*

* Transactions beginning with these terms are included in exclusions e.g. AMAZE* will include AMAZE.com.



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- g. any other transactions determined by DBS from time to time.
7. A merchant's registered MCC may not always correspond with its nature of business and may vary among card networks. The MCCs are assigned by the merchant's acquiring bank and DBS does not determine the merchants' MCC. DBS shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
 8. DBS shall not be responsible for any failure or delay in posting of sales transactions by merchants which may result in a Qualifying Spend being rendered ineligible for the Welcome Gift.
 9. 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.
 10. DBS reserves the right to claw-back the Welcome Gift amount without prior notice, at its discretion charging the full retail value of the Welcome Gift amount, if it subsequently determines that the customer is in fact not eligible to receive the Welcome Gift, including where the Welcome Gift was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.
 11. The Eligible Card(s) must be in good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of awarding the Welcome Gift. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Welcome Gift is credited to the Card Account, DBS reserves the right not to issue the Welcome Gift.
 12. DBS is not responsible for any failure or delay in the services provided by our campaign partner. The bank 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.
 13. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the customers' eligibility in the Promotion.
 14. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or claims will be entertained.
 15. 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.
 16. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
 17. 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 Cardmembers 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.