

Terms and Conditions Governing the DBS Esso Card Smiles Loyalty Rewards Programme (“Promotion”)

1. Promotion is valid till 31 December 2026. (“Promotion Period”).
2. Promotion is applicable to all DBS Esso Card Cardmembers (**“Cardmembers”**) only.
3. All Cardmembers are entitled to earn Esso Smiles Points (**“Smiles Points”**) on a transactional basis, rounded down to the nearest number, for every S\$10 charged outside of Esso service stations in Singapore (**“Qualifying Spend”**) during the Promotion Period on his/her DBS Esso Card (**“Card”**).
4. Qualifying Spend is based on transacted and posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, posted My Preferred Payment instalment plan, but excludes:
 - Non-fuel purchases at Esso service stations
 - Interest and finance charges
 - Cash withdrawal and balance transfer
 - Smart cash
 - Fees charged by DBS
 - Association and Membership fees
 - Payment to financial institutions (including banks, online trading platforms and brokerages)
 - Payment of funds to prepaid accounts and merchants who are categorized as “payment service providers” and payment to professional service providers

- Payment made via AXS (except Pay+Earn), SAM online/banking bill payment transactions, EZReload (Auto Top-Up) transactions, eNets transactions and bill payments via internet banking
 - Payment to educational institutions
 - Payment to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here)
 - Payment to insurance companies (sales, underwriting, and premiums)
 - Payment to non-profit organisations
 - Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZLink, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash)
 - Any other transaction effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS Bank may in its sole and absolute discretion choose to disallow
 - Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at racetracks) through any channel
 - Any transaction with transaction description "AMAZE*"
5. Smiles Points earned by the Supplementary Cardmember will be credited to Principal Cardmember's Esso Smiles account and may be used only by the Principal Cardmember for the redemption of rewards and benefits under the Smiles Driver Rewards Programme.

6. Smiles Points will be credited only to an active Esso Smiles account linked to Qualified Cardmembers' DBS Esso Card account within 90 days after the last month which the Qualifying Spend was made. DBS shall have the absolute discretion to postpone the

awarding of Smiles Points for a reasonable period in the event of unforeseen circumstances, including any delay arising from system issues.

Example: Smiles Points earned on transaction made on 1 January 2026 will be credited into Smiles account by 30 April 2026.

Smiles Points will be credited only to an active Esso Smiles account linked to Qualified Cardmembers' DBS Esso Card account within 7 working days after which the Qualifying Spend was made. DBS shall have the absolute discretion to postpone the awarding of Smiles Points for a reasonable period in the event of unforeseen circumstances, including any delay arising from system issues.

Example: Smiles Points earned on transaction made on 1 July 2026 will be credited into Smiles account by 10 July 2026.

7. All DBS Esso Cardmembers are auto enrolled into the Smiles Driver Rewards Programme upon the approval of his/her DBS Esso Card, and this Smiles account which is linked to his/her DBS Esso Card cannot be terminated.
8. If the Principal Cardmember's Card Account is terminated at any time, for any reason, whether by the Principal Cardmember or DBS, the Principal Cardmember and the Supplementary Cardmember will forthwith be disqualified from participating in the Promotion and all unused Smiles Points then accrued, shall automatically be cancelled immediately and no longer be available for use by the Cardmember; and such Smiles Points shall not be transferrable to any other Smiles account (whether relating to the Cardmember or any other person).
9. If a Supplementary Card is terminated at any time for any reason, the Principal Cardmember shall not, unless otherwise specified by DBS, be disqualified from

participating in the Promotion. Smiles Points awarded is non-exchangeable, nontransferable and non-replaceable.

10. When any charge posted to any DBS Esso Card account is reversed or re-credited (whether in whole or in part), the Smiles Points awarded in respect of the amount reversed or recredited will be cancelled.
11. Smiles Points accumulated in the Card shall expire in the event the Cardmember does not transact at any Esso service stations in Singapore and earn any Smiles Points within 12 months from the date the last points were awarded.
12. This Promotion is subject to the Terms and Conditions of the Smiles Driver Rewards Programme, visit www.essosmiles.com.sg for full details.
13. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the Promotion.
14. DBS 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 without any notice or liability to any party.
16. Qualified Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.