



Terms and Conditions for the POSB Everyday Card Sign-Up Promotion – S\$50 Cashback (“Promotion”)

1. The Promotion is valid from 1 July 2026 till 31 October 2026 (“**Promotion Period**”).
2. Eligible Customers (“**Eligible Customer(s)**”) are defined as existing DBS/POSB Cardmembers who currently hold a Principal DBS/POSB Credit Card or who have cancelled their Principal DBS/POSB Credit Card within the past 12 months.
3. To qualify for the Promotion, Eligible Customers must fulfil the following qualifying criteria below to receive S\$50 cashback (“**Welcome Gift**”):
 - a. Apply for the POSB Everyday Card (“**Eligible Card**”) with promo code “PED50”;
 - b. Have the Eligible Card applied within the Promotion Period and approved by 14 November 2026;
 - c. Charge a minimum spend of S\$200 to the approved Eligible Card within the first 30 days from the date of card approval (“**Qualifying Spend**”); and
 - d. Have a valid DBS PayLah! account by the end of the Qualifying Spend period.
4. If the Eligible Customers fulfilled all the criteria under Clause 3 (“**Eligible Cardmembers**”), the Welcome Gift will be credited to the Card Account within 2 to 4 months from meeting the minimum Qualifying Spend.
5. Each Eligible Cardmember is limited to (1) Welcome Gift during the Promotion Period regardless of the number of Eligible Cards applied for or approved during the same period. 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 posted local and foreign retail sales and posted recurring bill payment but excludes the following:
 - a. posted 0% Interest Instalment Payment Plan monthly transactions;
 - b. posted My Preferred Payment Plan monthly transactions;
 - c. interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - d. any top-ups or payment of funds to payment service providers, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Transit Link, Razer Pay, ShopeePay, Singtel Dash, Amaze);
 - e. any transactions related to crypto currencies;
 - f. any payment made with the following Merchant Category Codes (“**MCC**”):

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, and Sanitary
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing – Insurance Services
5993	Cigar Shops Stands
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment

6050	Quasi Cash – Customer Financial Institution
6051	Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), 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
6513	Real Estate Agents and Managers
6529	Quasi Cash – Remote Stored Value Load-Financial Institution
6530	Quasi Cash – Remote Stored Value Load – Merchant
6534	Quasi Cash – Money Transfers – Member Financial Institution
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance, and Janitorial Services
7399	Business Services (Not Elsewhere Classified)
7511	Quasi Cash – Truck Stop Transactions
7523	Parking Lots, Parking Meters and Garages
7801	Government-Licensed On-Line Casinos (Online Gambling)
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 and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organisations
8651	Political Organisations
8661	Religious Organisations
8699	Membership Organisation (Not Elsewhere Classified)
8999	Professional Services (Not Elsewhere Defined)
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
9754	Gambling-Horse Racing Dog Racing State Lotteries

g. any transactions matching the terms below:

- 123bitcoin.dk:7310
- AMAZE*
- AXS*
- BAGUS*
- BetterCoins.dk*
- BITCOINGAINTS*
- BITCOINTRADE*
- bitit.io*
- Bitpanda*
- bitstamp.net*
- Bittylicious*
- Buycoin*
- BUYSOMEBITCOINS*
- CANTINE*
- *CARDUP*
- CASADELACRYPTO.COM*
- CFS*CFSBITCOINROMANIA*
- COINBASE*
- CoinCorner*
- Coinify*
- Coinmama*
- COINSTEC.COM*
- CRV*COINBASE*
- CRYPTO5*
- CRYPTOCAPITALS*
- CRYPTOEU.COM*
- Cryptopaywww.cryptopay*
- CRYPTOSHOP.COM*
- easycoin.cz*
- EZLINK*
- EZ-LINK*
- FLASHPAY ATU*
- FAVEPAY*
- FAVE ECARD*
- GPN_quicbit.eu*
- indacoin.com*102Z*
- INDACOIN_CODE:107Z*
- INSTANT BITCOIN*
- *IPAYMY*
- IPL*MILESLIFE.COM*
- *KASHMI*
- KJC COINS AUSTRALIA PT*
- KOPITIAM*
- *MATCHMOVE PAY*
- MB * MONEYBOOKERS.COM*
- OANDAASIAPA*
- OANDA ASIA PAC*
- ORANGECOIN.COM*
- PAYPAL *AXS PTE LTD*
- PAYPAL * BIZCONSULTA*
- PAYPAL * OANDAASIAPA*
- PAYPAL * CAPITALROYA*
- PAYPAL *CMD BITCOIN*
- PAYPAL *COINJOLT*
- PAYPAL *WMCCOIN*
- PAYPAL *XCOINS*
- PLUS500
- PLUS500UK LIMITED
- PSP*coinsbank.com*
- *PAYEER.COM*
- RAZERPAY*
- SAM*
- SEDAP*
- SAXO CAP MKTS PTS LTD*
- SINGTEL DASH*
- Sgebiz*
- Singapore E-Business*
- SGeBiz*
- SKR*SKRILL.COM*
- SmoovPay*
- SMOOV PAY (EC)*
- SMOOV PTE LTD*
- SERIESCOIN*
- SHOPEEPAY*
- SIMPLEX_BITSTAMP*
- Simplex_Bittylicious*
- Simplex_Paybis*
- Simplex_Xapo*
- SIMPLEX_X coins*
- SINGPOST-SAM*
- spectrocoin.com*
- TRANSIT*
- TRANSIT 3*
- *TOROPTION*
- VIPCOINS.COM*
- WWW.IGMARKETS.COM.SG*
- WWW.MYEZLINK.COM.SG
- WWW.PLUS500.CO.UK
- wwwcointedcom*
- xcoins*
- *XTRADE*
- YOUTRIP*
- ZEUS-CRYPTO.COM*

* Transactions beginning or containing (as applicable) with these terms are included in exclusions e.g. AMAZE* will include AMAZE.com., *CARDUP* will include Payment CARDUP, CARDUP Payment.

h. any other transactions determined by DBS/POSB 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/POSB does not determine the merchants' MCC. DBS/POSB shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
8. 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/POSB reserves the right to forfeit the Welcome Gift.

9. For avoidance of doubt, Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards Qualifying Spend of Principal Cardmember's.
10. Cashback awarded by DBS/POSB in respect of reversed retail transactions will be deducted from the Card Account accordingly.
11. DBS/POSB 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.
12. DBS/POSB's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
13. DBS/POSB will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
14. 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.
15. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
16. 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/POSB and such other third party as DBS/POSB 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 <https://www.dbs.com/privacy>.