

Terms and Conditions Governing the PAssion POSB Debit Card 'Up to 9% Cash Rebates (18X yuu Points) Promotion' ("Promotion")

1. The Promotion is only applicable for all holders ("**Cardmember**") of a PAssion POSB Debit Card, PAssion POSB Platinum Debit Card and/or HomeTeamNS-PAssion-POSB Debit Card ("**PAssion Card**") who:
 - a. has an existing PAssion membership registered with People's Association,
 - b. has a yuu Account, and
 - c. has linked his/her PAssion Card in the yuu App.
2. Cardmember's Card account must not be closed or suspended and must be in good standing (including being in compliance with the terms and conditions listed in the DBS Debit Card Agreement) throughout the "Promotion Period" and at the time when yuu Points are being credited ("**Fulfilment Date**") into Cardmember's yuu Account.
3. The Promotion is valid from 1 October 2025 to 31 December 2026 ("**Promotion Period**").
4. "**Qualified Spend**" refers to retail transactions charged to the PAssion Card within the Promotion Period, and posted into the Card account at the point of computation of yuu Points. It includes only retail transactions charged to Mastercard, and successfully posted to the Card account. It excludes the following:
 - i. Any transaction that is subsequently cancelled, voided, refunded or reversed ("Refunded Transactions") for any reason;
 - ii. pre-authorisation transactions on the Card account, e.g. hotel bookings;
 - iii. any fees and charges;
 - iv. all other bill payments via internet banking and fees charged by DBS;
 - v. 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, 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 and Wagers)
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	Non-profit Organisations
8661	Religious Organisations
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

The above is not an exhaustive list and are subject to changes from time to time at the Bank's discretion.

- vi. Any transactions matching the terms below:
- AMAZE
 - AXS BizPay
 - AXS PTE LTD
 - BAGUS
 - CANTINE
 - EZLINK / EZ-LINK
 - PAYPAL AXS PTE LTD
 - RAZERPAY
 - SAM PAYMENTS
 - SEDAP
 - Sgebiz / SGeBiz
 - SHOPEEPAY
 - Singapore E-Business
 - SINGTEL DASH
 - TRANSIT
 - YOUTRIP
- vii. Any other transactions determined by DBS from time to time;
5. **“Bonus Eligible Spend”** refer to the following retail transactions charged to the PAssion Card within the Promotion Period and posted into the Card account at the point of computation of yuu Points.
- i. Local currency spend made at Participating Stores (subject to Definition of Participating Merchant List in APPENDIX 1); and
 - ii. Retail spend as defined in Clause 10a
- It includes only retail transactions charged to Mastercard, and successfully posted to the Card account.
6. **“Participating Stores”** refer to:
- i. **DFI Retail Group:** 7-Eleven and Guardian
 - ii. **MacroValue:** Cold Storage, CS Fresh, Giant and Jasons Deli
 - iii. **Singtel:** SingtelShop! and Singtel Exclusive Retailers, excluding Singtel recurring bill payments
 - iv. **Gojek Singapore**
 - v. **foodpanda Singapore:** food delivery, pick up, shops and pandamart
 - vi. **Charge+**
 - vii. **CHAGEE**
7. **“Qualifying Month”** refers to each calendar month within the Promotion Period.

Mechanics and Eligibility

8. Promotion comprises of the following:

Awarding type	Accelerator
Base Points	1.5% cash rebates (3X yuu Points)
POSB Bonus Points	Tier 1: Up to 3% cash rebates (6X yuu Points) Tier 2: Up to 9% cash rebates (up to 18X yuu Points)

9. **Base Points – 1.5% cash rebates (3X yuu Points)**

- Cardmember can earn 3X yuu points on every S\$1 Bonus Eligible Spend made at Participating Stores charged to a PAssion Card.
- 3X yuu Points comprise of:
 - 1X yuu Point from Participating Stores, which will be credited to Cardmembers' yuu Account at point of transaction, and
 - 2X yuu Points from POSB, which will be credited to Cardmembers' yuu Account when transaction has been successfully posted to Cardmembers' Card Account
- There is no minimum spend required, and no cap to the Base Points awarded.
- Retail transactions made at the Participating Stores located outside of Singapore and/or charged in foreign currencies are not eligible for this Promotion.

10. **POSB Bonus Points – Up to 9% cash rebates (up to 18X yuu Points)**

- Cardmember can earn up to 18X yuu Points on Bonus Eligible Spend when Cardmember meets all the following Qualifying criteria within each Qualifying month:

	Tier 1 (Basic)	Tier 2 (Supercharged)
Qualifying criteria	Charge a minimum of S\$500 Qualified Spend to a PAssion Card per Qualifying Month	
	Bonus Eligible Spend Transact at minimum 3 of the following per Qualifying Month: - Malaysian Ringgit spend - Cold Storage / CS Fresh /Jasons - Giant - Guardian 7-Eleven - Singtel - Gojek - foodpanda Singapore - Charge+ - CHAGEE	Bonus Eligible Spend Transact at minimum 5 of the following per Qualifying Month: - Malaysian Ringgit spend - Cold Storage / CS Fresh /Jasons - Giant - Guardian 7-Eleven - Singtel - Gojek - foodpanda Singapore - Charge+ - CHAGEE
POSB Bonus Points	1.5% cash rebates (3X yuu Points) on Participating Stores spend 3% cash rebates (6X yuu Points) on Malaysian Ringgit spend	7.5% cash rebates (15X yuu Points) on Participating Stores spend 9% cash rebates (18X yuu Points) on Malaysian Ringgit spend
Rewards Cap	S\$10 or 2,000 yuu Points per Qualifying Month	S\$38 or 7,600 yuu Points Per Qualifying Month

- Qualified Spend will be aggregated, i.e. spend across all Cardmember's multiple PAssion Cards will be computed as an aggregated Qualified Spend amount.

- c. Retail transactions made at Participating Stores located outside of Singapore and/or charged in foreign currencies (except Malaysian Ringgit), are not eligible for this Promotion.
- d. POSB Bonus Points will be credited to Cardmember's yuu Account within 90 days after each Qualifying Month. Illustration of POSB Bonus Points crediting periods as follow:

Qualifying Month	Fulfilment Date
1 to 31 Oct 2025	By 31 Jan 2026
1 to 30 Nov 2025	By 28 Feb 2026
1 to 31 Dec 2025	By 31 Mar 2026

- 11. All yuu Points will be credited to the yuu Account linked to Cardmember's PAssion Card.
- 12. All yuu Points are awarded up to 2 decimal places.
Example: S\$1.50 spend at yuu merchant = 4.50 yuu points (based on 3X Base Points)
- 13. Only posted transactions will be considered as Qualified Spend and Bonus Eligible Spend. Posted refunds into the Card Account will be computed as a negative spend. POSB/DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the Promotion.

General

- 14. Cardmember's eligible Card and/or primary Current or Savings Account must be in good standing and conducted in a proper and satisfactory manner as determined by POSB/DBS in its sole discretion at the time of crediting the yuu Points. Should the PAssion card or underlying Current/Savings account be delinquent, voluntarily or involuntarily closed, or terminated, or suspended, for any reason whatsoever before the yuu Points is credited, POSB/DBS reserves the right not to credit the yuu Points.
- 15. Cardmember's yuu Account must be valid and linked to a PAssion Card before the yuu Points is credited into Cardmember's yuu Account. POSB/DBS and Minden Singapore reserve the right not to credit the yuu Points if the said yuu Account is not in good standing and/or unlinked with a valid PAssion Card.
- 16. POSB/DBS reserves the right to claw-back the yuu Points without prior notice if it reasonably determines that the Cardmember is not eligible for the yuu Points, including where the yuu Points are awarded due to an error, the transaction is eventually cancelled/refunded, or if the transaction is not a Qualified Spend and/or Bonus Eligible Spend.
- 17. The yuu App's usage Terms and Conditions apply. Full details can be found on the yuu App or yuu Rewards Club's website (www.yuu.sg)
- 18. POSB/DBS may amend these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
- 19. Notwithstanding anything herein, POSB/DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.

20. These terms and conditions shall be read in conjunction with the DBS Debit Card Agreement and DBS/POSB Card Declaration. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.
21. Cardmembers consent to the collection, use and disclosure of the Cardmembers' personal data and/or card transaction data by/to POSB/DBS, in accordance with the DBS Debit Card Agreement and for the purpose of the Promotion, which will include the sharing of personal data and card transactions with yuu Rewards Club (operated by Minden Singapore Pte Ltd) and such other third party as POSB/DBS may reasonably consider necessary. 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.
22. POSB/DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

APPENDIX 1: DEFINITION OF PARTICIPATING MERCHANTS

Participating Merchants	Includes the following in Singapore	Exclusions
Cold Storage	Cold Storage CS Fresh Jasons Deli	<u>Applicable to Base Rewards</u> - Plastic bags - Tobaccos and cigarettes - Delivery charges - All services (bonus points only, base points exclusion) including mobile and EZ-Link reload - Purchase of cash-like items, e.g. mobile sim card top-up vouchers - Statutory services and products - DFI vouchers and magazines - Gift cards and voucher purchases (however points are earned when a gift card is used) - Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula - Sushi and sashimi <u>Applicable to Base and Bonus Rewards</u> - All purchases made at Cold Storage On The Go (within Esso stations)
Giant	Giant Giant Hypermart Giant Express	<u>Applicable to Base Rewards</u> - Plastic bags - Tobaccos and cigarettes - Delivery charges - All services (bonus points only, base points exclusion) including mobile and EZ-Link reload - Purchase of cash-like items, e.g. mobile sim card top-up vouchers - Statutory services and products - DFI vouchers and magazines - Gift cards and voucher purchases (however points are earned when a gift card is used) - Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula - Sushi and sashimi
Guardian	Guardian Health & Beauty	<u>Applicable to Base Rewards</u> - Purchases at all stores at Changi Airport - Plastic bags - Delivery charges - All services (bonus points only, base points exclusion) including mobile and EZ-Link reload - Purchase of cash-like items, e.g. mobile sim card top-up vouchers - Statutory services and products - DFI vouchers and magazines - Gift cards and voucher purchases (however points are earned when a gift card is used) - Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula

7-Eleven	7-Eleven	<u>Applicable to Base Rewards</u> • Purchases at all stores at Changi Airport • Plastic bags • Tobaccos and cigarettes • All services (bonus points only, base points exclusion) including mobile and EZ-Link reload • Purchase of cash-like items, e.g. mobile sim card top-up vouchers • All lottery products, bill payments, top-up services and Qoo10 online shopping payment Statutory services and products • DFI vouchers and magazines • Gift cards and voucher purchases (however points are earned when a gift card is used) • Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula <u>Applicable to Base and Bonus Rewards</u> • Purchases at 7-Eleven vending machines (with effect from 1 Dec 2025)
foodpanda	foodpanda Singapore (food delivery, pick up, shops and pandamart)	<u>Applicable to Base and Bonus Rewards</u> • Points will not be awarded for any transactions with transaction description "PayPal" with effect from 1 February 2024. • Points will not be awarded (but not limited) to the following transactions: ○ Dine-in orders ○ pandago orders ○ All orders on corporate accounts ○ Top-ups on pandapay wallet ○ pandapro subscriptions ○ Any discounts and vouchers applied, delivery fee, platform fee and other fees and rider tips
Gojek	Gojek Singapore	<u>Applicable to Base and Bonus Rewards</u> Points will not be awarded for any transactions with transaction description "PayPal" with effect from 1 February 2024.
Charge+	Charge+ Singapore	N.A.
Singtel	SingtelShop! Singtel Exclusive Retailers	<u>Applicable to Base Rewards</u> • Points will not be awarded for all in-stores and online purchases, corporate plans/sign-ups, prepaid card top-up, recurring bill payment and bill payment. <u>Applicable to Bonus Rewards</u> • Points will not be awarded corporate plans/sign-ups, prepaid card top-up, recurring bill payment and bill payment. Please visit yuu App to see full list of exclusions.
CHAGEE	CHAGEE	<u>Applicable to Base and Bonus Rewards</u> • Points will only be awarded for orders placed via the CHAGEE App and applicable for purchases in Singapore only.

DBS will not award Bonus Rewards on transactions that do not earn Base Rewards from yuu/Participating Merchants, unless otherwise stated.

DBS, yuu, and Participating Merchants reserves the right to amend the exclusion list and/or T&Cs from time to time without prior notice