

Frequently Asked Questions on POSB Work Permit Welcome to SG 2026

1) What is the Promotion period?

This Promotion will run from 01 Jan 2026 till 31 Dec 2026, both dates inclusive.

2) Who can participate in this Promotion?

This Promotion is open to Work Permit Holders who

- Have a POSB Payroll Account ("Account") opened between 01 January 2026 and 31 December 2026, both dates inclusive.
- Have a DBS Visa Debit Card ("Card") and uses the Card for contactless and offline retail transaction(s) in local and/or foreign currencies during the Qualifying Period.
- Have no prior PayNow registration in the last 12 months of POSB Payroll Account opening.
- No registration is required.

3) How do I earn the Reward (of up to S\$45)?

Below is an illustration:

Customer A opens Account on 01 Jan 2026 and performs the following actions		Reward
Jan 2026	Spend S\$250 with Card on Qualified Spend	S\$10
Jan 2026	Register for PayNow via Mobile Number	S\$5
Feb 2026	Spend S\$280 with Card on Qualified Spend	S\$10
Mar 2026	Spend S\$300 with Card on Qualified Spend	S\$10
Apr 2026	Spend S\$500 with Card on Qualified Spend	S\$10
Total Rewards		S\$45

Customer B opens Account on 15 Jun 2026 and performs the following actions		Reward
Jun 2026	Spend S\$100 with Card on Qualified Spend	S\$0
Jun 2026	Register for PayNow via Mobile Number	S\$5
Jul 2026	Spend S\$120 with Card on Qualified Spend	S\$0
Aug 2026	Spend S\$280 with Card on Qualified Spend	S\$10
Sep 2026	Spend S\$180 with Card on Qualified Spend	S\$0
Total Rewards		S\$15

Customer C opens Account on 31 Dec 2026 and performs the following actions		Reward
Dec 2026	Spend S\$20 with Card on Qualified Spend	S\$0
Jan 2026	Spend S\$50 with Card on Qualified Spend	S\$0
Feb 2026	Spend S\$100 with Card on Qualified Spend	S\$0
Mar 2026	Spend S\$80 with Card on Qualified Spend	S\$0
Mar 2026	Register for PayNow via Mobile Number	S\$0
Total Rewards		S\$0

FAQs on Card Spend:

4) What is the qualifying period for this Promotion on Card Spend?

Promotion Period: 01 January 2026 – 31 December 2026.

Qualifying Period refers to the first four calendar months from the Account opening date. Below is an illustration:

	Account Opening Date	Qualifying Period			
		Month 1	Month 2	Month 3	Month 4
Customer A	01 Jan 2026	Jan 2026	Feb 2026	Mar 2026	Apr 2026
Customer B	15 Jun 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026
Customer C	31 Dec 2026	Dec 2026	Jan 2027	Feb 2027	Mar 2027

5) Am I able to combine Qualified Spend across different months?

No, Qualified Spend must be accumulated within the same calendar month.

6) Can I get more than S\$10 cashback every month if I spend more?

The Reward is capped at S\$10 cashback per customer per calendar month, up to S\$40 cashback over the Qualifying Period, regardless of the number of Qualified Spend made during the Promotion Period.

7) Will the cut-off timing affect my Card Spend / NETS transaction to be a Qualified Spend?

No, it will be based on the submission date. As long the transaction was done during the Qualifying Period, it will be counted as a Qualified Spend.

Qualifying Period	Qualified Spend Submission Date, SGT
Jan 2026	01 – 31 Jan 2026, before 23:59
Feb 2026	01 – 28 Feb 2026, before 23:59
Mar 2026	01 – 31 Mar 2026, before 23:59
Apr 2026	01 – 30 Apr 2026, before 23:59
May 2026	01 – 31 May 2026, before 23:59
Jun 2026	01 – 30 Jun 2026, before 23:59
Jul 2026	01 – 31 Jul 2026, before 23:59
Aug 2026	01 – 31 Aug 2026, before 23:59
Sep 2026	01 – 30 Sep 2026, before 23:59
Oct 2026	01 – 31 Oct 2026, before 23:59
Nov 2026	01 – 30 Nov 2026, before 23:59
Dec 2026	01 – 31 Dec 2026, before 23:59
Jan 2027	01 – 31 Jan 2027, before 23:59
Feb 2027	01 – 28 Feb 2027, before 23:59
Mar 2027	01 – 31 Mar 2027, before 23:59

8) When will I receive my Cashback?

If you are eligible to receive the cashback, it will be credited into your POSB Payroll Account used to perform the Qualified Spend transaction. Credit Dates for each Qualifying Period are as follows:

Qualifying Period	Cashback Credit Date
Jan 2026	By 31 Mar 2026
Feb 2026	By 30 Apr 2026
Mar 2026	By 31 May 2026
Apr 2026	By 30 Jun 2026
May 2026	By 31 Jul 2026
Jun 2026	By 31 Aug 2026
Jul 2026	By 30 Sep 2026
Aug 2026	By 31 Oct 2026
Sep 2026	By 30 Nov 2026
Oct 2026	By 31 Dec 2026
Nov 2026	By 31 Jan 2027
Dec 2026	By 28 Feb 2027
Jan 2027	By 31 Mar 2027
Feb 2027	By 30 Apr 2027
Mar 2027	By 31 May 2027

FAQs on PayNow:

9) Am I eligible for S\$5 Reward if I register PayNow via Mobile Number in a different month as my Account Opening month?

No. You must register for PayNow in the same month that you open your account to qualify for the S\$5 Reward. Below is an illustration:

	Account Opening Date	Account Opening Month
Customer A	01 Jan 2026	Jan 2026
Customer B	15 Jun 2026	Jun 2026
Customer C	31 Dec 2026	Dec 2026

10) Can I get more than S\$5 Reward if I participate in other PayNow Campaigns?

No. If your Account Opening Month overlaps with the qualifying period of another DBS/POSB PayNow campaign, you will receive only one cash reward from one campaign.

11) When will I receive my Reward?

If you are eligible to receive the reward, it will be credited into your POSB Payroll Account with PayNow-linked account via mobile number. Credit Dates for each Account Opening Month are as follows:

Account Opening Month	Crediting Due Date
01 Jan – 30 Mar 2026	31 Jul 2026
01 Apr – 30 Jun 2026	31 Aug 2026
01 Jul – 31 Jul 2026	30 Sep 2026
01 Aug – 31 Aug 2026	31 Oct 2026
01 Sep – 30 Sep 2026	30 Nov 2026
01 Oct – 31 Oct 2026	31 Dec 2026
01 Nov – 30 Nov 2026	31 Jan 2027
01 Dec – 31 Dec 2026	28 Feb 2027

FAQs on Welcome Pack:

12) What do I need to bring to redeem the welcome pack?

Simply present your DBS Visa Debit Card and redemption voucher at designated recreation centre. Each customer is entitled to one Welcome Pack, available to the first 1,000 customers every month.

Date	Day	Time	Collection Venue
18-Jan-26	Sunday	3pm to 6pm	Sembawang Recreation Centre
15-Feb-26			Kaki Bukit Recreation Centre
15-Mar-26			Tuas South Recreation Centre
19-Apr-26			Terusan Recreation Centre
17-May-26			Kranji Recreation Centre
21-Jun-26			Sembawang Recreation Centre
19-Jul-26			Kaki Bukit Recreation Centre
16-Aug-26			Kaki Bukit Recreation Centre
20-Sep-26			Tuas South Recreation Centre
18-Oct-26			Terusan Recreation Centre
15-Nov-26			Kranji Recreation Centre
20-Dec-26			Sembawang Recreation Centre