

Terms and Conditions

**ACQUISITION PROGRAM
SPEND AND GET up to IDR250K**

Cashback **up to IDR250,000 (two hundred and fifty thousand rupiah)** follow these program scheme below:

PROGRAM SCHEME		
Cashback Type	E-voucher cashback	Credit Cashback
Amount	IDR200,000	IDR50,000
Total Cashback	up to IDR250,000	
Min. Accumulation of Retail Transaction	IDR2,000,000	IDR1,000,000
Others	Physical Credit Card Activated	
Retail transaction period	In the first 30 days after Credit Card issued	In the first 60 days after Credit Card issued
Particular Terms and Conditions	<ul style="list-style-type: none"> e-Voucher will be given based on availability and applicant can't choose which e-Voucher type will be given by DBSI. e-Voucher usage required to use digibank by DBS Credit Card. 	Customer required to activate Physical Credit Card in the first 60 days after digibank by DBS Credit Card was issued.
Reference date for Rewards Distribution	Credit Card Approved Date	
Rewards Distribution Schedule	Every Tuesday in the second week of the month, max. 60 days after card approved	
Mechanism	E-Voucher unique code will be sent via SMS to the registered phone number on DBSI system in accordance to what applicant fill on the application.	

General Terms and Conditions:

- This program only available for DBSI new customers who haven't applied and had any other DBSI products (e.g., Tabungan, KTA, etc.) and is applying for digibank VISA Live Fresh Digital Credit Card, digibank VISA Travel Platinum Digital Credit Card, and digibank Black Mastercard World Digital Credit Card through DBSI Website.
- This program is not valid for customer who applied Supplementary Card.
- E-Voucher cashback is a cashback that is given in an E-Voucher form where it can be used for transactions as long as the usage is in accordance with E-Voucher terms of use. Credit Cashback is a cashback that is given in a credit form to the Card account, hence, it can decrease the Credit Card bill.
- Application submission period is 1 July 2023 - 31 December 2023.
- New customer whom their digibank by DBS Credit Card application are approved, will get two types of Credit Card:
 - Digital Credit Card is a non-physical Credit Card which can be accessed via digibank by DBS App.
 - Physical Credit Card is a printed card.
- Retail transactions refer to offline and online transaction, excluding cash advances, cash transfers, bill payments, credit shield, monthly installments, interest, and fees from Digital and Physical Credit Card.
- This program can't be combined with other acquisition programs.
- When distributing gifts, digibank Credit Card must be active, unblocked, and no payment issues.
- Customer cannot choose which merchant of the issued E-Voucher will be given. Type of E-Voucher Merchant will be given subject to availability.
- Bank is entitled to cancel gift distribution, if the applicant can't fulfill Bank's policy, including things that are related to signature forgery
- This program is not available for all Bank staffs and its affiliation, and Supplementary Cardholders.
- Rewards distribution decision by Bank is absolute.
- In joining this program, applicant have read, acknowledged, and agreed to all terms and conditions.
- DBSI from time to time, in its sole and absolute discretion, entitles to review or discontinue your participation in this program with prior notification to you in refer to the prevailing laws and regulations.
- Cardholder agrees to release and liberate DBSI from all claims, demands, forfeits, losses, and costs that may arise and be experienced and borne by DBSI in connection with this program in any case at this time and in the future as long as it is not caused by an error or real and intentional negligence of DBSI. DBSI hereby agrees to release and liberate the Customer from all claims, demands, forfeits, losses, costs that may arise and be experienced and borne by the Customer in connection with this program in any case at this time and in the future as long as it is not caused by mistake or real and deliberate Customer negligence.
- This terms and conditions are made in compliance with laws and regulations, including the regulations of the Financial Service Authority.
- For further information please call DBSI Customer Center 08041500327 or +6221 29852888 (from outside Indonesia).
- PT Bank DBS Indonesia is licensed and supervised by The Indonesian Financial Services Authority (OJK).