

## DBS Bank Credit Card Retail Stores Offer

### Offer Construct:

### Full-swipe Offer

Earn\*\* Instant Discount for a full swipe transaction done on DBS Bank Credit Cards for purchase of Product during ##Offer Period at the # Retail Store ("Offer").

Brand Name	Category	Type	Offer	Max CB Amt upto	Min Txn	Product	Offer Date
Nikon	CD	CC Fullswipe	Get upto Rs. 15000/- Instant Cashback	15000	30000	Selected Products	1st Oct'24 to 31st Dec'24
VIVO	Mobile	CC Fullswipe	Get upto 10% Discount	10000	53000	X series	1st Oct'24 to 31st Dec'24
LG	CD	CC Fullswipe	Get upto 26% Discount	26000	15000	Selected Products	1st Apr'24 to 31st Dec'24

### Offer Terms and Conditions:

- Offer only applicable on DBS Bank Credit Cards ("Card").
- Offer is valid only once per Card per Retail Store during Offer Period for the respective Retail Store.
- Offer valid only on selected variant of the product as confirmed by the Retail Store at the time of purchase.
- Offer is applicable for full swipe transaction done during the Offer Period

### Generic Terms and Conditions:

- This Offer is brought to you by DBS Bank India Limited ("DBS"/ "DBS Bank").
- In all matters relating to the Offer, including but not limited to the eligibility of a DBS Bank Credit Card Holder ("Customer"), the decision of DBS Bank shall be final and binding in all respects.
- DBS Bank reserves the right, at any time, without prior notice and liability and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether.
- The Offer is non-transferable, non-negotiable and cannot be exchanged or redeemed for cash or kind.

- The eligibility of the Customer will be forfeited in below events:-
  - If any transaction (done during the Offer Period) is reversed/ reverted before crediting the Discount, then such transactions will not be considered as eligible for this Offer;
- DBS Bank shall not be liable for any loss or damage arising due to force majeure event.
- In the event of any misuse, fraud or abuse of the Offer by the Customer, DBS Bank reserves the right to deny the offer.
- In no event the entire liability of DBS Bank under this Offer shall exceed the amount of Discount under this Offer.
- In the event of any inconsistency between the Terms & Conditions and any advertising, promotional publicity and other materials relating to or in connection with this Offer, these Terms and Conditions shall prevail.
- Tax liability arising from the Offer, if any, will be solely borne by the Customer.
- DBS Bank shall not be liable to for any indirect, punitive, special, incidental or consequential damages arising out of or in connection with the Offer.
- DBS Bank makes no warranty or representation towards the quality, service, type, use, suitability, delivery, merchantability of the goods and services purchased during the Offer or through Discount availed and shall not entertain any dispute regarding the same. Terms and conditions specified by the respective third-party seller/service provider are applicable. Any dispute about the same must be resolved directly with seller of goods and services and DBS is not liable for any defect in the quality of the goods/ deficiency in the services.
- Participation in the Offer is voluntary and by participating in the Offer, you are deemed to have read, understood and accepted these Terms and Conditions.
- DBS Bank reserves the right to disqualify any Customer from the benefits of this Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer terms and conditions or otherwise by use of the Credit Card.
- This Offer will be governed by the laws of India and shall be subject to the jurisdiction of courts in Mumbai.
- These terms and conditions are not in derogation of Credit Card terms and conditions.
- All Customer queries/dispute on the Offer should be raised during the Offer Period or within 120 days of expiry of the Offer Period. For any disputes, the Customer may be required to furnish documents as may be required by the Bank/Merchant, for the case to be taken for further investigation.
- The Offer is subject to applicable laws and regulatory guidelines/ regulations and as per DBS Bank's extant guidelines from time to time.
- The Offer is not available wherever prohibited and/ or on products/ services for which such programs cannot be offered for any reason whatsoever.