

Terms and Conditions DBS yuu Card Promotions

GENERAL

1. Cardmembers consent to the collection, use and disclosure of their personal data by/to DBS in accordance with the DBS Credit Card Agreement and such other terms and conditions, which govern the use and operation of your DBS yuu Visa Card and DBS yuu American Express® Card (each a “**DBS yuu Card**”) for the purpose of any DBS yuu Card promotion (“**DBS yuu Card Promotions**”), which will include the sharing of personal data and card transactions under the DBS yuu Card with our partner, Minden Singapore Pte Ltd and such other third party as DBS may reasonably consider necessary and 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.
2. DBS yuu Card benefits and/or privileges are applicable to all DBS yuu Card Cardmembers (“**Cardmembers**”) only unless otherwise stated.
3. DBS may vary these Terms and Conditions or suspend or terminate the DBS yuu Card Promotions without any notice or liability to any party.
4. DBS’ decision on all matters relating to the DBS yuu Card Promotions shall be final. No correspondence or claims will be entertained.
5. The promotions included in these Terms and Conditions are applicable for all DBS yuu Card principal cardmembers, whose card accounts are in good standing throughout the respective Promotional Periods under paragraph 15.
6. Full payment must be charged to a DBS yuu Visa or DBS yuu American Express® Card.
7. These Terms and Conditions shall be read in conjunction with the DBS Credit Card Agreement. In the event of any inconsistency, these Terms and Conditions shall prevail.

‘**\$S10 CASHBACK WHEN YOU ACTIVATE YOUR DBS YUU CARD**’ PROMOTION (“**ACTIVATION OFFER**”)

8. The Activation Offer shall run **from 27 October to 31 March 2023**, both dates inclusive.
9. The mechanics of the Activation Offer are as follows:
 - a. **Receive S\$10 cash credit** when you activate your new DBS yuu Card
 - b. No spend required.
10. Cash Credit of S\$10 will be credited to your DBS yuu Card account by 20 May 2023.
11. Cash Credit can only be credited to cardmembers whose card accounts are in good standing with the bank at the point of crediting.

‘UP TO 18% CASH REBATES (36X YUU POINTS) PROMOTION’

12. The promotion shall run from 1 April 2023 to 30 September 2023.

13. The promotion comprises of the following:

a. The mechanics of the **Base Award** are as follows:

Base Award	1 yuu Point will be awarded on all Base Award Eligible Spend (“ Base Award Eligible Spend ”), i.e., 1 yuu Point for every S\$1 spent.
	Additional 9 yuu Points will be awarded when you spend at Participating Stores (“ Participating Stores ”), i.e., 10 yuu Points for every S\$1 spent at Participating Stores.

- i. 1 yuu Point is equivalent to 0.5% cash rebates or more, depending on the redemption item on the yuu Rewards catalogue.
- ii. There is no minimum spend required, and no cap to the Base Award awarded.
- iii. Base Award will be credited to qualifying cardmembers’ linked yuu Account within 14 days from the date the transaction is posted. Only posted transactions will be considered as part of the Eligible Spend. Posted refunds into the card account will be computed as a negative spend. 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.

b. The mechanics of the **Bonus Award** are as follows:

Bonus Award	Additional 26 yuu Points will be awarded on your spend at Participating Stores (“ Participating Stores ”), when you charge at least S\$600 total qualified spend to your DBS yuu Card in the calendar month
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- i. Bonus Awarding is capped at 15,600 yuu Points (worth up to S\$78) per calendar month.
- ii. The Bonus Award will be credited to your yuu Account within 60 days after the end of each calendar month.

c. “**Participating Stores**” refer to:

- i. DFI Retail Group (DFG): 7-Eleven, Cold Storage, CS Fresh, Giant, Guardian
- ii. BreadTalk Group (BTG): BreadTalk, Toast Box, Thye Moh Chan, Butter Bean, and selected Food Republic and Food Junction outlets
- iii. Mandai Wildlife Group: Singapore Zoo, River Wonders, Night Safari
- iv. Singtel: SingtelShop! and Singtel Exclusive Retailers
- v. Excludes products listed in Appendix 1, and subject to changes from time to time.

- d. **“Base Award Eligible Spend”** and **“Bonus Award Eligible Spend”** refers to qualified spend made on DBS yuu Card but excludes the following types of transactions:
- i. Bill payments;
 - ii. Payments to educational institutions;
 - iii. Payments to financial institutions;
 - iv. Payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
 - v. Payments to hospitals;
 - vi. Payments to insurance companies (sales, underwriting, and premiums);
 - vii. Payments to non-profit organisations;
 - viii. Payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys);
 - ix. Payments to utility bill companies;
 - x. Purchase of alcohol and tobacco products at non-Participating Store;
 - xi. Any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay, Transit Link, Razer Pay and ShopeePay);
 - xii. Any betting transactions (including Levy Payments to Local Casinos, Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers);
 - xiii. Any transactions related to crypto currencies;
 - xiv. Any transactions with transaction description “AMAZE”;
 - xv. Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS); and
 - xvi. Any other transactions determined by DBS from time to time.
14. yuu Points will be awarded to the yuu Account which has been linked to the DBS yuu principal cardmember at the point of transaction.
15. All spend on supplementary cards will be included in the calculation of principal’s card **“Bonus Award Eligible Spend”**.
16. All yuu Points earned on supplementary cards will be awarded to the principal cardmember’s yuu Account.
17. The yuu Rewards Club Terms and Conditions apply. Full T&Cs can be found on the yuu Rewards App or here: <https://yuu.sg/terms-and-conditions>.
18. Any yuu Rewards Points awarded in respect of reversed transactions will be deducted from the yuu Account accordingly.
19. For non-Singapore dollar Qualifying Spend charged to the DBS yuu Card, the transaction amount posted in the Cardmember’s registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered for the computation of the Eligible Spend. These values are subject to change based on the prevailing exchange rate on the posting date.

Appendix 1

EXCLUSION LISTS FOR PARTICIPATING YUU MERCHANTS

DFI Retail Group (“DFG”)

Brands	Cold Storage, CS Fresh, Guardian Health & Beauty, 7-Eleven, Giant
Stores	<p>Giant/Cold Storage/CS Fresh</p> <ul style="list-style-type: none"> • 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, newspapers, magazines • Gift cards and voucher purchases (however points are earned when a gift card is used) • Pre-mature and Stage 1 infant milk formula <p>7-Eleven</p> <ul style="list-style-type: none"> • Purchases at 7-Eleven Transit Lounge T1 and T3 • 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, newspapers, magazines • Gift cards and voucher purchases (however points are earned when a gift card is used) • Pre-mature and Stage 1 infant milk formula <p>Guardian</p> <ul style="list-style-type: none"> • Purchases at Guardian Departure Transit Lounge East T1 and Budget Terminal • 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, newspapers, magazines • Gift cards and voucher purchases (however points are earned when a gift card is used) • Pre-mature and Stage 1 infant milk formula <p>Please refer to master catalog for exact SKU/article codes that are excluded</p> <p>Cold Storage Singapore (1983) Pte Ltd reserves the right to amend the exclusion list and/or T&Cs from time to time without prior notice</p>

BreadTalk Group (“BTG”)

Brands	BreadTalk, Butter Bean, Toast Box, Thye Moh Chan, Food Republic, Food Junction
General	<p>Points will not be awarded for:</p> <ol style="list-style-type: none"> 1. Purchase of Gift Cards - Store Value Gift Cards and/or vouchers (Physical) 2. Purchase of Dining Vouchers 3. Food delivery apps 4. BTG App & Store Value Card
Stores	<p>BreadTalk</p> <p>[Offer] Points will not be awarded for selected bundle deals, top-up promo, bill discount, purchase of gift vouchers and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption.</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with bill discount, BreadTalk Rewards card/e-card and any third-party rewards & voucher redemption.</p> <p>Butter Bean</p> <p>[Offer] Points will not be awarded for selected deals, bill discount, purchase of gift vouchers, orders made via the Mobile Ordering platform and in conjunction with any third-party rewards & voucher redemption.</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with bill discount and any third-party rewards & voucher redemption.</p> <p>Toast Box</p> <p>[Offer] Points will not be awarded for selected deals, bill discount, purchase of gift vouchers, orders made via the Mobile Ordering platform and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption.</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with BreadTalk Rewards card/e-card, bill discount and any third-party rewards & voucher redemption.</p> <p>Toast box stores: Exclusion - Marina Bay Sands, Resort World Sentosa, Jewel Changi, Singapore Press Holdings</p> <p>Thye Moh Chan</p> <p>[Offer] Points will not be awarded for basket rental, bill discount, purchase of gift vouchers and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with BreadTalk Rewards card/e-card, bill discount and any third-party rewards & voucher redemption.</p> <p>Food Republic</p> <p>[Offer] Points will not be awarded for dim sum, cut fruits, selected promo items and set meals, bill discount, purchase of gift vouchers and in conjunction with any third-party rewards & voucher redemption.</p>

	<p>[Rewards] Redeemed Reward cannot be used in conjunction with any other discounts, promotions and third-party rewards and voucher redemption.</p> <p>Food Junction</p> <p>[Offer] Points will not be awarded for dim sum, cut fruits, selected promo items and set meals, bill discount, purchase of gift vouchers, orders made via the mobile ordering platform and in conjunction with any third-party rewards & voucher redemption.</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with any other discounts, promotions and third-party rewards and voucher redemption.</p> <p>Some rewards may not be valid for the following Food Republic and Food Junction stores: 313@Somerset L5, Causeway Point L4, Parkway Parade, VivoCity L3</p>
Definitions	<p>"Top-up promo" refers to the additional payment of \$1 for a drink to complete a meal etc.</p> <p>"Bill discount" refers to discounts enjoyed by landlord mall staff, or their own staff, and any other tender mode discount.</p>

Mandai Wildlife Group

Brands	Singapore Zoo, River Safari, Night Safari
DBS funded	Points will not be awarded on any on-site purchases, except if you are making payment with DBS yuu Cards (9x Points) or PAssion Debit Cards (2x Points), no additional Partner (1x) Points
Stores	<p>Onsite ticketing counter(s)</p> <p>Points cannot be earned in conjunction with any Partner promotions on the Mandai website, on the following pages:</p> <ol style="list-style-type: none"> 1. https://www.mandai.com/en/things-to-do/whats-on/promotions/partner-promos.html 2. https://partnerpromos.mandai.com/login
Specific Product	<p>All transactions that meet the minimum spend will be awarded yuu Points except for:</p> <ol style="list-style-type: none"> 1. Non-Singapore Resident Admission Tickets 2. Animal Feeding 3. New sign up of Friends of Wildlife membership (All categories) 4. New sign up of Friends of Wildlife Plus membership (Concessionary categories — Senior/Child/Caretaker) 5. Renewal of Friends of Wildlife and Friends of Wildlife Plus membership (All categories) 6. Unique dining experiences — Evening in the Wild, Panda-mania tour 7. Signature tours — Zookeeper for a Day, Reptopia, Manatee Mania 8. Third-party partner promotions 9. Admission promotion bundles unless stated otherwise 10. In-park purchases (Retail/F&B including KFC, Mart, Starbucks/Digiphoto) 11. Transactions or bookings made through email or offline