

DBS Live Fresh Card – 5% Cashback Campaign
Frequently Asked Questions

1. How do I qualify for the 5% Cashback Campaign?

<p>New DBS Live Fresh Cardmembers</p>	<p>To qualify, simply apply for the DBS Live Fresh Card and get it approved between 1 April 2016 and 31 March 2017.</p> <p>New Cardmembers who apply for the DBS Live Fresh Visa Card during the campaign period are automatically enrolled into the campaign.</p>
<p>Existing DBS Live Fresh Cardmembers (Card Accounts opened prior to 1 April 2016)</p>	<p>To qualify, be the first 10,000 Cardmembers to register for this campaign via go.dbs.com/sg-lfcashback between 1 April 2016 and 31 March 2017.</p> <p>You will be notified within 5 working days via SMS on the success of your enrolment for this campaign.</p>

In addition to the above criteria, a minimum spend of S\$700 on the DBS Live Fresh Card in a calendar month is required to qualify for the Cashback on online and Visa payWave purchases made in the same calendar month.

2. What transactions are counted towards this S\$700 spend?

All retail transactions made using the DBS Live Fresh Card within a calendar month will be counted. This includes transactions made with the card physically present and transactions made online via the internet.

This includes posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, posted My Preferred Payment instalment plan, but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary card spend can also be taken into account.

3. What is considered as an online purchase?

Online purchase is defined as goods or services you purchase via the internet and charged to your DBS Live Fresh Card. It excludes purchases made via telephone or mail order.

Online transactions under the following categories are excluded from the calculation of Cashback:

Category	Examples
Government Institutions	ACRA, CPF, HDB SEASON PARKING, ICA, LTA fines, MOM
Financial Institutions (including banks and brokerages)	IG MARKETS, FOREX.COM, MONEYBOOKERS.COM, Saxo Cap Mkts Pts Ltd
Insurance Companies	AIA, AIG, AVIVA, NTUC Income, Prudential
Utility Bill Payments	AXS Online, SAM payments-Singtel, SP Services
Donations	GIVE.SG, SINGAPRE RED CROSS SOCIETY
Prepaid Accounts and Payment Service Providers	EZLINK (FEVO), EZLINK (IMAGINE)
Schools	NUS, SIM UNIVERSITY, SMU
Hospitals	KHOO TECK PUAT HOSPITAL, TTSH, SGH - EPAY
Professional Service Providers	GOOGLE Ads, FACEBOOK Ads, Personal PayPal accounts
Parking Lots	GOLDEN SHOE CARPARK, SSPL CARPARK
DBS Online / Mobile Banking	HDB, Town Council, URA Fines

4. Are retail transactions made via PayPal entitled to 5% Cashback?

Retail purchases made via PayPal are entitled to Cashback.

5. How do I start earning the 5% Cashback and do I get DBS Points on my purchases?

Here's an example of how you can earn the rewards!

My Purchases	Amount	5% Cashback for Online and Visa payWave Purchases	3X DBS Points (\$5 = 3 DBS Points)	1X DBS Point (\$5 = 1 DBS Point)
Dinner with friends, paid with Visa payWave	\$80.00	\$4.00	48 DBS Points	N.A.
Online shopping at Amazon.com	\$100.00	\$5.00	60 DBS Points	N.A.
Bought air ticket from airasia.com	\$300.00	\$15.00	180 DBS Points	N.A.
Booked Gold Class movie tickets online on gv.com.sg	\$80.50	\$4.02	48 DBS Points	N.A.
EZ Reload Auto-Top Up	\$40.00	N.A.	N.A.	8 DBS Points
A pair of shoes at Takashimaya Shopping Centre	\$120.00	N.A.	N.A.	24 DBS Points
Total	\$720.50	\$28.02	368 DBS Points (or 736 miles)	

6. How does DBS determine an Online Retail Spend?

We determine an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the card.

7. Is there a cap on the 5% Cashback and 3X DBS Points?

The 5% Cashback for your online and Visa payWave purchases is capped at S\$70 per card account per month with a minimum spend of S\$700 charged to your DBS Live Fresh Card.

There is no cap on the number of 3X DBS Points you can earn. In addition, no minimum spend is required to earn 3X DBS Points on your online and Visa payWave purchases.

8. I am a DBS Live Fresh Student Cardmember, am I eligible for the 5% Cashback Campaign?

DBS Live Fresh Student Cardmembers are not eligible for the 5% Cashback Campaign. However, you are entitled to 3X DBS Points on online and Visa payWave purchases made to your DBS Live Fresh Student Card.