

Terms and Conditions

DBS Live Fresh Card Promotions (“Live Fresh Card Promotions”) Terms & Conditions

3X DBS Points for Online Retail Purchases

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the DBS Live Fresh Card Account (“Card Account”) on a per transaction basis, rounded down to the nearest number.
3. 1X DBS Point for every S\$5 charged to the Card Account for online retail purchases shall be awarded when the transaction is posted to the Card Account.
4. The additional 2X DBS Points for every S\$5 charged to the Card Account for online retail purchases shall be awarded one working day after the transaction is posted to the Card Account.
5. DBS Bank Ltd (the “DBS”) determines 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.

3X DBS Points for Online Retail Purchases at Selected Online Travel Partners

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the Card Account (“Card Account”) on a per transaction basis, rounded down to the nearest number.
3. 1X DBS Point for every S\$5 charged to the Card Account for online retail purchases made at www.airasia.com, www.flyscoot.com, www.jetstar.com, www.tigerair.com, www.agoda.com, www.airbnb.com.sg, www.expedia.com.sg, and www.pandabed.com (“Selected Online Travel Partners”) shall be awarded when the transaction is posted to the Card Account.
4. The additional 2X DBS Points for every S\$5 charged to the Card Account for online retail purchases made at Selected Online Travel Partners shall be awarded one working day after the transaction is posted to the Card Account.
5. The additional 2X DBS Points are only applicable for online retail purchases posted by the Selected Online Travel Partners to the Card Account.
6. DBS Bank Ltd (the “DBS”) determines 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.

3X DBS Points for Overseas Retail Purchases

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the Card Account (“Card Account”) on a per transaction basis, rounded down to the nearest number.
3. 3X DBS Points for every S\$5 charged to the Card Account in a foreign currency shall be awarded when the transaction is posted to the Card Account.

3X DBS Points for Local Visa payWave Transactions

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the Card Account (“Card Account”) on a per transaction basis, rounded down to the nearest number.
3. 1X DBS Point for every S\$5 retail purchase made via Visa payWave in local currency shall be awarded when the transaction is posted to the Card Account.
4. The additional 2X DBS Points for every S\$5 retail purchase made via Visa payWave in local currency in a calendar month shall be awarded on the 16th day of the following calendar month or, if the 16th is not a working day, the next working day following the 16th day of the month.
5. The additional 2X DBS Points are only applicable for Visa payWave transactions made in Singapore.

3X DBS Points for EZ-Reload Auto Top-up Transactions

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the Card Account (“Card Account”) on a per transaction basis, rounded down to the nearest number.
3. 1X DBS Point for every S\$5 charged to the Card Account for EZ-Reload Auto Top-up transaction shall be awarded when the transaction is posted.
4. The additional 2X DBS Points for every S\$5 charged to the Card Account for EZ-Reload Auto Top-up transaction shall be awarded one working day after the transaction is posted to the Card Account.

3% Cashback for Online Retail Purchases made at Selected Online Travel Partners

1. Applicable to DBS Live Fresh Card only.
2. The 3% Cashback for online retail purchases made at Selected Online Travel Partners in a calendar month shall be awarded on the 16th day of the following calendar month or, if the 16th is not a working day, the next working day following the 16th day of the month.
3. The 3% Cashback is only applicable for online retail purchases posted by the Selected Online Travel Partners and with a minimum of S\$500 retail purchases charged to the Card Account in the same calendar month.

4. An additional 3% Cashback for online retail purchases made at Selected Online Travel Partners in a calendar month between 1 July 2015 and 31 December 2015 (both dates inclusive) shall be awarded within the following 2 calendar months. Cashback are capped at S\$100 per Principal Card Account per calendar month.
5. The additional 3% Cashback is only applicable for online retail purchases posted by the Selected Online Travel Partners and with a minimum of S\$500 retail purchases charged to the Card Account in the same calendar month.
6. The additional 3% Cashback is only applicable for either new DBS Live Fresh Principal Cardmembers whose Card Accounts are opened between 1 July 2015 and 31 October 2015 (both dates inclusive) and the first 10,000 existing DBS Live Fresh Principal Cardmembers (whose Card Accounts are opened before 1 July 2015) who register via SMS to 76060 in the following format: LFONLINE<space>NRIC/Passport No.<space>Email Address between 1 July 2015 and 31 August 2015 (both dates inclusive).
7. DBS Bank Ltd (the "DBS") determines 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.

6% Cashback for Online Retail Purchases

1. Applicable to DBS Live Fresh Card only.
2. The 6% Cashback for online retail purchases made in a calendar month between 1 July 2015 and 31 December 2015 (both dates inclusive) shall be awarded within the following 2 calendar months. Cashback are capped at S\$100 per Principal Card Account per calendar month.
3. The 6% Cashback are only applicable with a minimum of S\$500 retail purchases charged to the Card Account in the same calendar month the online retail purchases are posted to the Card Account.
4. The 6% Cashback are only applicable for either new DBS Live Fresh Principal Cardmembers whose Card Accounts are opened between 1 July 2015 and 31 October 2015 (both dates inclusive) and the first 10,000 existing DBS Live Fresh Principal Cardmembers (whose Card Accounts are opened before 1 July 2015) who register via SMS to 76060 in the following format: LFONLINE<space>NRIC/Passport No.<space>Email Address between 1 July and 31 August 2015 (both dates inclusive).
5. DBS Bank Ltd (the "DBS") determines 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.

General Terms and Conditions

1. DBS Live Fresh Card benefits or privileges are applicable to DBS Live Fresh Cardmembers and DBS Live Fresh Student Cardmembers only unless otherwise stated.
2. Full payment must be charged in a single receipt to a DBS Live Fresh Card or DBS Live Fresh Student Card unless otherwise stated.
3. DBS may vary these Terms and Conditions without notice, or withdraw or terminate these Terms and Conditions at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the DBS Points below, these Terms and Conditions shall prevail.
4. Notwithstanding anything herein, DBS has the absolute discretion in determining a person's eligibility to receive the DBS Points in connection with the Live Fresh Card Promotions.

5. DBS assumes no responsibility for any loss or damage or expenses arising in connection with the Live Fresh Card Promotions, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Cardmember's eligibility to receive the DBS Points in connection with the Live Fresh Card Promotions.
6. These Terms and Conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the DBS Points below. The DBS Cards General Promotions Terms & Conditions is available on www.dbs.com/sg/cards/tc.
7. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Live Fresh Card Promotions and confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on www.dbs.com/privacy.
8. DBS' decision on all matters relating to the DBS Points below will be final and binding on the Cardmembers. DBS shall not be obliged to enter into any correspondence on any matter concerning the DBS Points in connection with the Live Fresh Card Promotions.
9. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore, and the Cardmembers irrevocably submit to the exclusive jurisdiction of the Singapore courts.
10. A person who is not a party to these terms may not enforce any of them under the Contracts (Rights of Third Parties) Act (Chapter 53B) and notwithstanding any terms herein, the consent of any third party is not required for any variation of these Terms and Conditions (including any release or compromise of any liability) or termination of the Promotion.