



SME Digipay Campaign: Terms and Conditions

Registration Period: 1 Sep – 31 Dec 2021 (both dates inclusive)

Qualifying Period: 1 Sep – 31 Jan 2022 (both dates inclusive)

Qualifying process:

1. Register interest through the campaign online page by 31 Dec 2021.
2. Make bill payment via your DBS Commercial Card recurring, or card on file with the qualifying organisation.
3. Clocked a minimum spend of S\$300 per qualifying organisation during the qualifying period ending on 31 Jan 2022.
4. Qualified transaction at each qualifying organisation/merchant will be rewarded S\$30 cash rebate. Capped at S\$300.

Qualifying organizations/merchants

Category	Qualifying Organisations
COVID-19 <i>(New Category!)</i>	Government SHN (Stay Home Notice/ Quarantine), Government COVID Swab Test, COVID Insurance (Chubb)
Business marketing on Food Delivery Platforms <i>(New Category!)</i>	FoodPanda, Deliveroo, WhyQ!, Chope, Oddle <i>(Only applicable for Business Accounts where payment is made for company advertising, listing and marketing promotions)</i>
Business marketing on Marketplace for Merchants <i>(New Category!)</i>	Amazon, Shopee, Carousell, Lazada, Qoo10 <i>(Only applicable for Business Accounts where payment is made for company advertising, listing and marketing promotions)</i>
Transport <i>(New Category!)</i>	BlueSg, Comfort/City Cab, TransCab, Gojek
Digital Marketing	Google Ads, Facebook Ads, LinkedIn Ads, Instagram Ads, Yahoo Ads, MediaCorp Ads, SPH Ads
Insurance	Chubb IPP, Manulife IPP (Exclusive to DBS Commercial Card) AIA, AXA, Great Eastern Life, NTUC Income, MSIG, Prudential, Tokio Marine
Logistics & Delivery	DHL, UPS, Singpost, Ninja Van <i>New merchants added!</i> EZ-Link Motoring Corporate service, EZ-Link Auto Top-up Corporate
Telecommunication	Circles.Life, MyRepublic, M1, Starhub, SingTel



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Utilities	Best Electricity, Geneco, iSwitch, Keppel Electric, PacificLight, Sembcorp Power, SP Services, Sunseap, Town Council, Tuas Power, Union Power
Web services	Amazon Web services, Microsoft Web Service, Google Webservice, Financio, Salesforce, Xero, Zoom New merchants added! Active Campaign, Go Daddy, Hello Sign, Hubspot, Intercom, Mailcamp, Mixpanel, Notion, Quickbooks, Segment, SendGrid, Shopify, Slack, Typeform, Signow

Campaign Terms and Conditions:

- This is limited to DBS Commercial Card holders only.
- “Eligible Card” means Cardmember’s card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) with DBS throughout the Promotion and Redemption Period. Cardmembers whose card account(s) fulfil the Qualifying Spend during the Promotional Period but, for any reason, is terminated/cancelled/replaced before or during the Redemption Period will not be able to receive the Reward(s).
- “Qualifying Spend” is based on the transaction date of the purchases in local and foreign currencies during the Qualifying Period.
- Qualifying Spend refers to: Purchases that have been charged to a DBS Commercial Card with a **minimum amount of S\$300** for each organizations/merchant during the qualifying period.
- Purchases made at the listed organizations/merchants during the Promotional Period
- This Promotion is solely offered and sponsored by DBS. The selected merchants listed below have no agreement or affiliation with, and have not authorized or endorsed, DBS in relation to this Promotion. All queries relating to the Promotion should be directed to DBS.
- Only purchases posted to the Eligible Card Account after registration will be considered as Qualifying 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.
- **Only customers that have registered interest** at our campaign page can qualify for the rewards.
- Each registered customer will receive S\$30 cash rebate for each qualified spend organization capped at maximum S\$300 only.
- Campaign rewards is capped at S\$10,000 of redemption. While stock last.
- This promotion is only valid for cardholders that is new to paying to this merchant.
- Existing corporate cards recurring arrangement will not qualify for this promotion.
- Offer only applicable to customers that is new to recurring bill payment at these organisations.
- The Promotion is only applicable to Cards that have not been cancelled or reapplied for 6 months prior to commencement of the Promotion or 6 months following the end of the Promotion Period.



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Campaign Fulfilment

- Fulfilment period will be 30 Apr 2022 by crediting directly into the registered card account. During which recurring bill payment arrangement must still in place.
- DBS' decision on all matters relating to the Promotion shall be final.
- No correspondence or claims will be entertained.

Qualifying Spend exclusions:

- a) refund(s) into the Card account;
- b) pre-authorisation transactions on the Card account
- c) payments to government institutions (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);
- d) payments to financial institutions (including banks and brokerages); insurance companies not listed under Qualifying Spend (sales, underwriting, and premiums); telecommunications providers not listed under Qualifying Spend; schools, hospitals, professional service providers; e) payment of funds to prepaid accounts and merchants who are categorized as "payment service providers" and/or "online payment gateway". For example, Grab top-up, FAVEPAY topup, Carousell, MoneySend, Skrill.com, Matchmove.com, SmoovPay, CardUp, iPaymy;
- f) EZLink transactions;
- g) NETS transactions;
- h) balance transfers, cash advance, My Preferred Payment Plan, and any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges);
- i) betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at racetracks) through any channel;
- j) payments made via AXS, SAM or internet banking
- k) any other transactions determined by DBS from time to time.

General Terms & Conditions

- For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
- DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
- DBS is entitled to replace the Prize with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Prize at any time without notice or liability.
- Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
- This Promotion is solely offered and sponsored by DBS. The Selected Merchants listed above have no agreement or affiliation with, and have not authorized or endorsed, DBS in relation to this Promotion. All queries relating to the Promotion should be directed to DBS.



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- 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 Promotion. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.
- Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.