

TERMS AND CONDITIONS GOVERNING DBS WORLD BUSINESS CARD AND DBS PLATINUM BUSINESS CARD REWARDS POINTS PROGRAMME

1. A DBS World Business Cardmember and DBS Platinum Business Cardmember (“**Cardmember**”) may earn the following DBS Rewards Points (“**DBS Rewards Points**”) on Mastercard and Visa transactions respectively when he/she charges their retail spend to their DBS World Business Card or DBS Platinum Business Card (“**Card**”).
2. DBS Rewards Points will expire one year from the quarterly period in which they were earned.

For illustration purposes:

DBS Points Earned Between	DBS Points Expiry Date
1 Jan - 31 Mar 2025	31 Mar 2026
1 Apr - 30 Jun 2025	30 Jun 2026
1 Jul - 30 Sep 2025	30 Sep 2026
1 Oct - 31 Dec 2025	31 Dec 2026

For DBS World Business Card:

A minimum spend of S\$10 must be met to qualify for DBS Rewards Points.

- a. Earn 10 DBS Rewards Points for every S\$10 charged on Foreign Currency transactions (“**FX Spend**”);
- b. Earn 5 DBS Rewards Points for every S\$10 charged on Local Dining, Travel and Entertainment transactions (“**Local Dining, Travel and Entertainment Spend**”);
- c. Earn 1.5 DBS Rewards Points for every S\$10 charged on all other transactions (“**Other Spend**”).

“**FX Spend**” refers to retail transactions for goods and services posted in foreign currencies (other than Singapore dollars).

“**Local Dining, Travel and Entertainment Spend**” refers to local retail transactions for goods and services which includes but not limited to bars, restaurants, airlines, hotels, amusement parks and tourist attractions.

“**Other Spend**” refers to retail transactions for goods and services not included under clause 1a & 1b.

For DBS Platinum Business Card:

Earn 1 DBS Rewards point for every \$5 charged on Visa transactions (“**Visa Spend**”).

“**Visa Spend**” refer to retail transactions made via Visa online or through a payment terminal.

3. Unless otherwise stated, DBS Rewards points will not be awarded to Cardholder for the following:
- a) Payments to establishments registered under the following Merchant Category Codes

Description	MCC
Automobile Parking Lots and Garages	7523
Bail and Bond Payments	9223
Betting (including Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers)	7995
Business and Secretarial Schools	8244
Charitable and Social Service Organizations	8398
Colleges, Junior Colleges, Universities, and Professional Schools	8220
Correspondence Schools	8241
Court Costs, including Alimony and Child Support	9211
Elementary and Secondary Schools	8211
Financial Institutions Manual Cash Disbursements	6010
Financial Institutions Manual Cash Disbursements	6011
Financial Institutions Merchandise and Services	6012
Fines	9222
Government Services (Not Elsewhere Classified)	9399
Insurance Premiums, (no longer valid for first presentment work)	6381
Insurance Sales, Underwriting, and Premiums	6300
Insurance, Not Elsewhere Classified (no longer valid for first presentment work)	6399
Intra Government Transactions	9405
Money Orders Wire Transfer	4829
Non-Financial Institutions Foreign Currency, Money Orders (not wire transfer) and Travelers Cheques	6051
Postal Services Government Only	9402
Religious Organizations	8661
Schools and Educational Services (Not Elsewhere Classified)	8299
Security Brokers/Dealers	6211
Tax Payments	9311
Toll and Bridge Fees	4784
Vocational Schools and Trade Schools	8249

b) Transactions under the following:

- i. Payments made via telephone or mailorder;
- ii. Payments to educational institutions;
- iii. Payments to insurance companies (sales, underwriting, and premiums);
- iv. Payments to financial institutions (including banks, online trading platforms and brokerages);
- v. 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);
- vi. Payments to hospitals and professional service providers;
- vii. Payments to non-profit organisations;
- viii. Payments to iPaymy, Mileslife and SmooovPay;
- ix. Payments made via AXS, AXS BizPAY, SAM and eNETS;
- x. Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- xi. Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash);
- xii. Any transactions related to crypto currencies;
- xiii. Any transaction with transaction description "AMAZE**"
- xiv. NETS purchases;
- xv. Funds transfer;
- xvi. Cash withdrawals;
- xvii. Fees charged by DBS and;
- xviii. Any other transaction effected via any medium or channel, electronic or otherwise, which DBS Bank may in its sole and absolute discretion choose to disallow from time to time.

4. DBS Reward Points earned will be awarded on the next working day, when the retail purchase transaction is posted to the Card Account.
5. DBS reserves the right to claw-back the DBS Reward Points amount without prior notice, at its discretion charging the full retail value of the DBS Reward Points amount, if it subsequently determines that the customer is in fact not eligible to receive the DBS Rewards Points, including where the DBS Reward Points was awarded due to an error, the transaction is cancelled, reversed or not a retail spend.
6. In the event that a Cardmember's Card account and/or primary account is terminated or suspended for any reason, the said Cardmember will be disqualified from participating in the Rewards Redemption programme and any DBS Reward Points earned shall be automatically forfeited or cancelled.
7. DBS shall not be responsible for any failure or delay in posting of sales transactions which may results in any customer being omitted from enjoying the DBS Reward Points .
8. DBS' decision on all matters relating to the DBS Reward Points is final. No correspondence or claims will be entertained.

Commercial Cards



Live more,
Bank less

9. DBS may vary these terms and conditions or suspend or terminate the Rewards Redemption programme by providing Cardmembers 30 days' notice via any mode of communication at DBS' discretion before any variation, suspension or termination takes effect.

10. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the DBS Reward Points , 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.