

## SME Digipay Campaign: Terms and Conditions

**Registration Period:** 01 Mar – 31 October 2023 (both dates inclusive)

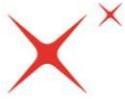
**Qualifying Period:** 01 Mar – 31 October 2023 (both dates inclusive)

### Qualifying process:

1. Register interest through the campaign online page by 31 October 2023.
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 Oct 2023.
4. Qualified transaction for each qualifying organisation/merchant will be rewarded with S\$30 cash rebates. Total cashback is capped at S\$300 per company.
5. Qualified transactions subsequently converted to My Preferred Payment Plan will only be counted towards 1 qualifying category.
6. Earn an additional 5% cash rebate under the **Digital Advertising Campaign** valid till 31 May 2023. Capped at \$350 per cardholder for DBS Business Advance Debit Card and S\$500 per cardholder for DBS Commercial Credit Cards.

### Illustration of Campaign Rewards:

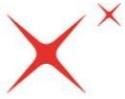
	<b>SME Digipay Campaign</b> Up to S\$300 rebates, capped at S\$30 per qualifying organisation	<b>Digital Advertising Campaign</b> Additional 5% Rebate for Digital Advertising Spend
<b>Example 1</b>	<i>Spend S\$5,000 on Facebook Ads</i>	
<b>Total Reward:</b> S\$280 Cash Rebates	<b>Reward:</b> Capped S\$30 Cash Rebates	<b>Reward:</b> S\$250 Cash Rebates (Business Advance Debit Card, DBS Commercial Credit Cards)
<b>Example 2</b>	<i>Spend S\$15,000 on Facebook Ads</i>	
<b>Total Reward:</b> Up to S\$530 Cash Rebates	Capped S\$30 Cash Rebates	Capped S\$350 Cash Rebates (Business Advance Debit Card)  Capped S\$500 Cash Rebates (DBS Commercial Credit Cards)



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## Qualifying organisations/merchants

Category	Qualifying Organisations
Buy Now, Pay Later	Spread out your business payments with a DBS World Business Card or Business Platinum Card. Click <a href="#">here</a> for the full list of options.
Business marketing on Food Delivery Platforms	Chope, Deliveroo, FoodPanda, Oddle, WhyQ! <i>(Only applicable for Business Accounts where payment is made for company advertising, listing and marketing promotions)</i>
Business marketing on Marketplace for Merchants	Amazon, Carousell, Lazada, Qoo10, Shopee <i>(Only applicable for Business Accounts where payment is made for company advertising, listing and marketing promotions)</i>
Transport	BlueSg, Comfort/City Cab, Gojek, TransCab
Digital Marketing	Facebook Ads, Google Ads, Instagram Ads, LinkedIn Ads, MediaCorp Ads, Yahoo Ads <b>New:</b> Amazon Ads, Microsoft Ads, Pinterest Ads, PropertyGuru Ads, SGCarMart Ads, TikTok Ads, TripAdvisor Ads, Twitter Ads, Earn an additional 5% cash rebate on Digital Advertising spend (MCC 7311). Valid till 31 May 2023.
Insurance	Chubb IPP, Manulife IPP (Exclusive to DBS Commercial Card) AIA, AXA, Great Eastern Life, NTUC Income, MSIG, Prudential, Tokio Marine, <b>New:</b> Singlife
Logistics & Delivery	DHL, EZ-Link Auto Top-up Corporate, EZ-Link Motoring Corporate Service, FedEx, Ninja Van, Singpost, UPS
Telecommunication	Circles.Life, M1, MyRepublic, SingTel, Starhub
Utilities	Diamond Electric, Geneco, Keppel Electric, PacificLight, Sembcorp Power, SP Group, Sunseap, Town Council, Tuas Power, Union Power
Web services	Active Campaign, Amazon Web Services, Financio, Google Webservice, Go Daddy, Hello Sign, Hubspot, Intercom, Mailchimp, Microsoft Web Service, Mixpanel, Notion, Quickbooks, Salesforce, Segment, SendGrid, Shopify, Signow, Slack, Typeform, Xero, Zoom



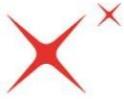
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### Campaign Terms and Conditions:

- 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 organisation/merchant during the qualifying period.
- Purchases made at the listed organisations/merchants during the Promotional Period
- This Promotion is solely offered and sponsored by DBS. The selected merchants listed have no agreement or affiliation with, and have not authorised 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 Rebates for each qualified spend organization. Total cashback is capped at maximum S\$300 Cash Rebates.
- Earn an additional 5% cash rebate on Digital Advertising spend (MCC 7311). Capped at \$350 per cardholder for DBS Business Advance Debit Card and S\$500 per cardholder for DBS Commercial Credit Cards.
- Existing corporate cards recurring arrangement will not qualify for this promotion.
- This promotion is valid for cardholders that is new to recurring bill payment to the Qualifying Organisations.
- This 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.

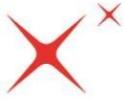
### Campaign Fulfilment

- Fulfillment period for SME Digipay Campaign will be 60 calendar days after the qualifying period. Cash rebate will be credited to your Qualifying Card with the highest spend and reflected in your next monthly account statement. During which recurring bill payment arrangement must still be in place.
- Additional 5% rebate on Digital Advertising spend (MCC 7311) will be credited to your Qualifying Card 60 Calendar days after 31 May 2023 and reflected in your next monthly account statement.
- 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, SGeBIZ;
- f) EZLink transactions;
- g) NETS transactions;
- h) balance transfers, cash advance, 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) qualified transactions subsequently converted to My Preferred Payment Plan will only be counted towards 1 qualifying category;
- l) any other transactions determined by DBS from time to time



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## 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 rewards with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add rewards 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 authorised or endorsed, DBS in relation to this Promotion. All queries relating to the Promotion should be directed to DBS.
- 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](http://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](http://www.dbs.com/privacy).