

SME Digipay Promotion

Promotion Period: 27 February 2024 – 31 May 2024 (both dates inclusive)

Qualifying Period: 1 March 2024 – 31 May 2024 (both dates inclusive)

Qualifying Process:

1. Register your interest through the registration page from 27 February 2024 to 31 May 2024.
2. Make recurring payments to the selected qualifying merchants with your DBS Commercial Card.
3. Clock a minimum spend of S\$300 per qualifying merchant during the Qualifying Period.
4. Each qualified transaction with each qualifying merchant will be rewarded with S\$30 cash rebates. Total cash rebates will be capped at S\$300 per company.

Qualifying Merchants:

Category	Qualifying Organisations
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	Amazon Ads, Facebook Ads, Google Ads, Instagram Ads, LinkedIn Ads, MediaCorp Ads, Microsoft Ads, Pinterest Ads, PropertyGuru Ads, SGCarMart Ads, TikTok Ads, TripAdvisor Ads, Twitter Ads, Yahoo Ads New: Apple Search Ads
Insurance	Chubb IPP, Manulife IPP (Exclusive to DBS Commercial Card) AIA, AXA, Great Eastern Life, NTUC Income, MSIG, Prudential, Tokio Marine, 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	<p>Active Campaign, Amazon Web Services, Financio, Google Suites, Go Daddy, Hello Sign, Hubspot, Intercom, Mailchimp, Microsoft Web Service, Mixpanel, Notion, Quickbooks, Salesforce, Segment, SendGrid, Shopify, Slack, Typeform, Xero, Zoom</p> <p>New: Adobe, Azure, Canva, DigitalOcean, Freshworks, Google Cloud, OpenAI, signNow, Twilio, Wix, Zoho</p>
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Qualifying Spend exclusions:

- Payments and all transactions made via AXS, SAM, NETS, eNETS and internet banking;
- Payments made via telephone or mail order;
- Payments to educational institutions;
- Payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- 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);
- Payments to insurance companies (including but not limited to sales, underwriting and premiums);
- Payment made to selected Bill Payment Service Providers (e.g. Cardup, SGeBiz, FavePay, iPaymy and SmoovPay);
- Payments to non-profit organisations;
- Donations;
- Top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits/vouchers (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash);
- Betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- Transactions related to crypto currencies;
- Any transactions with transaction description "AMAZE*";
- Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash withdrawals, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
- any transactions subsequently cancelled, voided, refunded, or reversed for any reason; and
- any other transactions determined by DBS from time to time.

Terms and Conditions Governing SME Digipay Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

- This Promotion is limited to DBS Commercial Card holders with an Eligible Card 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 Period and Fulfillment Period. Cardmembers whose card account(s) fulfils the Qualifying Spend during the Qualifying Period but, for any reason, is terminated/cancelled/replaced before or during the Fulfillment Period will not be able to receive the Reward(s).
- “Qualifying Spend” refers to purchases in local and foreign currencies that have been charged to a DBS Commercial Card with a **minimum amount of S\$300** for each qualifying merchant listed during the Qualifying Period. 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.
- Each Qualifying Spend will be rewarded with S\$30 cash rebates. Total cash rebates will be capped at S\$300 per company.
- This Promotion is valid for cardholders who are new or does not have any recurring bill payment to the Qualifying Merchants in the last 3 months prior to the Qualifying Period. Existing corporate cards with recurring arrangement will not qualify for this Promotion.
- 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.
- This Promotion is only applicable to Cards that have not been cancelled or reapplied for 6 months prior to commencement of the Promotion Period or 6 months following the end of the Promotion Period.

Fulfilment

- Fulfillment Period for SME Digipay Promotion will be 90 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.
- DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

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 reserves the right to claw-back the Cash Rebate amount and/or cash vouchers without prior notice if it reasonably determines that the customer is not eligible for the Cash Rebate or cash vouchers, including where the Cash Rebate/ Vouchers was awarded due to an error or the transaction is cancelled.
- DBS is entitled to replace the reward with item(s) of similar or other value without prior notice.
- Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
- 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.