

Terms and Conditions Governing DBS Business Advance+ Card Cashback Programme (“Cashback Programme”)

1. The Cashback Programme is applicable to the DBS Business Advance+ Card (“**Qualifying Card**”).
2. The Cashback Programme allows DBS Business Advance+ Cardmembers (“**Cardmembers**”) to earn the following cashback (“**Cashback**”) when he/she charges their retail spend to their qualifying card:
 - a. Unlimited 1% cashback with a minimum spend of SGD2,000 per calendar month on all Visa transactions (“**Visa Transactions**”) for selected business-to-business expenses (“**Qualifying Spend**”).

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

“**Qualifying Spend**” refer to transactions under the following Visa Merchant Category Codes (“**MCC**”): 4816, 5045, 5732, 5734, 5815, 7311, 7361, 7372, 7399, 8999.

Category	MCC	MCC Description	Merchant Examples (non-exhaustive)
Electronic & Computer	4816	Computer Network / Information Services	Dropbox, GoDaddy, Google Suites, Google Cloud
	5045	Computers and Computer Peripheral Equipment and Software and Supplies	Active Campaign, Aftershock, Asus, Mailchimp
	5732	Electronics Shops	Apple Store, Best Denki, Bose, Challenger, Gain City, Harvey Norman, Microsoft Store
	5734	Computer Software Shops	Airtable, Atlassian, Digital River, Asana, Intuit, Klaviyo, Zendesk
	5815	Digital Goods Media – Books, Movies, Digital artwork/images, Music	Audible, Camscan, Scribd, Soundcloud, Skype
Professional Services	7311	Advertising Services	Amazon Ads, Carousell Ads, Facebook Ads, Google Ads, LinkedIn Ads
	7361	Employment / Temporary Help Agent	Upwork
	7372	Computer Programming, Data Processing, and Integrated Systems Design Services	Amazon Web Services, Alibaba Cloud, Canva, Figma, Github, Hubspot
	7399	Business Services (Not Elsewhere Classified)	DHL, Singpost, UPS, Wework, Zoominfo
	8999	Professional Services (Not Elsewhere Classified)	DataFlow, iVisa, JustCo, The Work Project, UrbanCompany

3. Unless otherwise stated, Cashback will not be awarded to Cardmembers for the following:

a. Payments to establishments registered under the following MCCs:

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 mail order;
 - 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. This Cashback Programme is solely offered and sponsored by DBS. The merchants listed as examples have no agreement or affiliation with, and have not authorised or endorsed, DBS in relation to this Cashback Programme. All queries relating to the Cashback Programme should be directed to DBS.
5. Cashback is calculated based on spend amount on transaction date. Cashback earned for current quarter's transactions (e.g., January-March) will be credited in SGD amount within 90 days after the quarter has ended to the primary account linked to your Card and reflected in the crediting month's Debit Card/bank account statement.
6. DBS reserves the right to claw-back the Cashback amount without prior notice, at its discretion charging the full retail value of the Cashback amount, if it subsequently determines that the customer is in fact not eligible to receive the Cashback, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.
7. 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 cashback programme and any cashback earned shall be automatically forfeited or cancelled.
8. DBS shall not be responsible for any failure or delay in posting of sales transactions by merchants which may result in an eligible transaction being rendered ineligible for the

cashback.

9. DBS' decision on all matters relating to the cashback is final. No correspondence or claims will be entertained.
10. DBS may vary these terms and conditions or suspend or terminate the cashback programme by providing Cardmembers 30 days' notice via any mode of communication at DBS' discretion before any variation, suspension or termination takes effect.
11. 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 Cashback, 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.