

**Terms and Conditions Governing Travel and Entertainment Spend Promotion (“Promotion”)**

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

1. Promotion (“**Promotion**”) is valid from 1<sup>st</sup> Dec 2023 to 31<sup>st</sup> Mar 2024 (“**Promotion Period**”).
2. Qualifying Period is valid from 1<sup>st</sup> Dec 2023 to 31<sup>st</sup> Mar 2024 (“**Qualifying Period**”).
3. Cashback (“**Cashback**”) is awarded on Qualifying Travel and Entertainment Spend (“**Qualifying Travel and Entertainment Spend**”) made with the DBS World Business Card, DBS Platinum Business Card, or DBS Business Advance Card (“**Qualifying Card**”) during the Promotion Period.
4. Cashback is only valid for the first 300 companies who have registered interest on the campaign page with no Qualifying Travel and Entertainment Spend (“**Qualifying Travel and Entertainment Spend**”) in the 3 months prior to the start of the Promotion.
5. “**Qualifying Travel and Entertainment Spend**” is defined as the purchases charged to a Qualifying Card in the Merchant Category Codes (“**MCC Table**”) listed in **Appendix A**.
6. Depending on the Qualifying Travel and Entertainment Spend, cashback is awarded based on the below tiers (“**Cashback Tiers**”).

**Illustration of Campaign Reward Tiers:**

<b>Cashback Tier 1 (0.5% cashback) Min consolidated spent S\$5,000</b>	<b>0.5% Rebate</b>
<i>Spend S\$5,000 on Eligible Travel &amp; Entertainment Merchants during the Qualifying period on any of the Qualifying Card/s to be eligible for the reward.</i>	
<b>Reward: S\$25 cashback, capped at S\$35</b>	
<b>Cashback Tier 2 (1% cashback) Min consolidated spent S\$8,000</b>	<b>1% Rebate</b>
<i>Spend S\$8,000 on Eligible Travel &amp; Entertainment Merchants during the Qualifying period on any of the Qualifying Card/s to be eligible for the reward.</i>	
<b>Reward: S\$80 cashback, capped at S\$80</b>	

**Additional Reward**

7. The top 3 qualifying cards with the highest Qualifying Travel and Entertainment Spend (“**Highest Spend**”) will receive S\$150 worth of Takashimaya vouchers each, limited to 1 reward per company. Vouchers will be mailed to the registered address of the company.

<b>Top 3 Highest Spend Reward</b>	Top 3 companies with the highest spend will receive S\$150 worth of Takashimaya vouchers each, limited to 1 reward per company only.
<b>Reward: S\$150 Takashimaya vouchers</b>	

8. The cashback earned based on amount offset will be credited to qualified cardmembers as per the bank's record 60 days after the campaign ends. Cash rebate will be credited to your Qualifying Card with the highest spend and reflected in your next monthly account statement.
9. Cardmember's Qualifying Card and/or primary Current or Savings Account ('Linked CASA Account') must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cash Rebate. In the event that the relevant account is delinquent, voluntarily, or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cash Rebate is credited into the said account, DBS reserves the right not to credit the Cash Rebate.
10. 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, the transaction is cancelled or the transaction is not a foreign currency retail spend.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
12. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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](http://www.dbs.com/privacy).
13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

**22<sup>nd</sup> November 2023**

**Appendix A**
**Qualifying MCC Table**

MCC	Descriptions	Categories
3000 -3299	Various Airlines MCC Codes	Airlines
3501 - 3599	Various Hotels MCC Codes	Hotels / Lodging
3602 - 3828	Various Hotels MCC Codes	Hotels / Lodging
4411	Steamship And Cruise Lines	Hotel/Lodgings
4722	Travel Agencies And Tour Operators	Tour Agencies
4723	Travel Agencies	Tour Agencies
5462	Bakeries	Food & Beverage Stores
5811	Caterers	Bars & Restaurants
5812	Eating Places And Restaurants	Bars & Restaurants
5813	Drinking Places (Alcoholic Beverages)-Bars, Tavern	Bars & Restaurants
5921	Package Shops-Beer, Wine, And Spirits	Food & Beverage Stores
7011	Lodging-Hotels, Motels, Resorts, Central Reservati	Hotel/Lodgings
7832	Cinemas	Entertainment & Recreational
7941	Commercial Sports, Professional Sports Clubs, Spor	Entertainment & Recreational
7991	Tourist Attractions And Exhibits	Entertainment & Recreational
7992	Public Golf Courses	Entertainment & Recreational
7997	Membership Clubs (Sports, Recreation, Athletic),	Entertainment & Recreational