

## Frequently Asked Questions for the DBS Debit Card Cashback Programme

### 1. How can I be eligible for this cashback?

To be eligible, customer must spend a minimum of S\$500 across any of his/her Qualifying Cards per month and keep withdrawals to S\$400 and below across all DBS/POSB Cards, including qualifying cards, at local DBS/POSB ATMs and branches in the month. Cash withdrawals are referring to withdrawals from current/savings account. Branch withdrawals with or without DBS/POSB Card will be considered as cash withdrawal. For avoidance of doubt, cash withdrawal from joint account at branches (with or without card) will be considered as cash withdrawal for both joint account holders.

### 2. What are the qualifying cards?

Qualifying cards are any of the below:

- i) DBS Visa Debit Card
- ii) DBS Treasures Visa Debit Card
- iii) DBS Treasures Private Client Visa Debit Card
- iv) DBS Private Bank Visa Debit Card
- v) DBS SUTD Visa Debit Card

### 3. How is the S\$500 minimum spend calculated?

Minimum spend is calculated based on the date of transaction in that calendar month. It excludes posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan ("MP3") monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, SAM online bill payments, bill payments via internet banking and all fees charged by DBS.

### 4. What type of transactions are eligible towards the S\$500 minimum spend criteria?

Only Visa spend on the Qualifying Cards will count towards the S\$500 minimum spend criteria.

### 5. What type of transactions are considered a local transport transaction to be eligible for cashback?

Cashback for Ride hailing merchants under Local transport includes; Gojek, Grab, Ryde, TADA and Lyft. For taxis, all taxi merchants with card acceptance will also be included. Transit refers to local public buses and trains where fares are directly debited from the Qualifying Cards.

### 6. What type of transactions are considered an online food delivery transaction to be eligible for cashback?

Cashback for online food delivery is applicable to SGD spend at establishments classified under Visa Merchant Category Code 5812, 5813, 5814, online transactions. Cashback will also be awarded for WhyQ transactions.

**7. What is the difference between transaction date and posting date?**

Transaction date refers to the date when a purchase is made. Posting date refers to the date when the transaction is received by the card issuer, DBS Bank. As merchants may make a settlement a few days after the transaction(s) have been made, posting date may be a few days later than the transaction date. As such, DBS Bank has no control over when merchants record the transaction(s).

**8. What type of transactions are NOT eligible for cashback?**

Cashback is not valid for the following:

- i. payments made via AXS (except Pay+Earn), SAM and eNETS;
- ii. payments made to CardUp, iPaymy, Mileslife and SmoovPay;
- iii. payments to educational institutions;
- 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, professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys) and payment for parking lots;
- vii. payments to insurance companies (sales, underwriting and premiums);
- viii. payments to non-profit organizations;
- ix. payments made via online banking;
- x. payments made via telephone or mail order;
- 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 & Singtel Dash);
- xii. interest, finance charges, cash withdrawal, Cash Advance, balance transfer, bill payments via internet banking and all fees charged by DBS;
- xiii. utility bill payments;
- xiv. transactions related to betting (including casino levy payment, lottery tickets, casino gaming chips, offtrack betting, and wagers at race tracks);
- xv. transactions related to crypto currencies; and
- xvi. any other transactions determined by DBS from time to time.

**9. If I have more than one Qualifying Card, will all cards be included in the campaign? Will I be entitled to cashback on all cards?**

Yes, all cards will be entitled to cashback if the eligibility criteria are met. However, the 4% cashback is capped at S\$20 per customer in a month, regardless the number of Qualifying Cards. The cashback is credited back in order of priority to the card that has highest qualifying spend first.

**10. Is cash withdrawal via Cash-Point considered as cash withdrawal?**

No. Only withdrawals at DBS/POSB ATMs and branches locally are considered.

**11. Are cashier's orders considered as a cash withdrawal?**

No. Cashier's orders are not considered as a cash withdrawal.



Live more, Bank less

**12. Where are the Cash-Points outlets?**

You may withdraw your cash with any purchase from the following brands; Giant / Cold Storage / Market Place / Jasons / 7-Eleven / SingPost / Guardian Health & Beauty / Sheng Siong / buzz

**13. Is there a cap on the Cashback?**

Cashback is subject to a cap of S\$20 per customer per month regardless of the number of Qualifying Cards held by the customer. Where a customer has more than one Qualifying Card, Cashback will be credited to the Qualifying Card with the highest Visa Spend.

*Terms and Conditions Governing DBS Debit Card Cashback programme apply.*