

Terms and Conditions Governing the DBS Live Fresh Card Application Promotion (“Promotion”)

1. The Promotion is from 1 October 2018 to 31 December 2018 (“**Promotion Period**”).
2. To qualify for this Promotion, customers must fulfill the respective qualifying criteria below (“**Qualified Cardmembers**”) to receive the corresponding Sign-up Cashback (“**Cashback**”) and Welcome Gift:

| Type of Cardmember | <u>New DBS/POSB Credit Cardmembers</u> Customers currently not holding or cancelled any DBS/POSB Credit Card(s) within the last 12 months (“ New Cardmembers ”) | <u>Existing DBS/POSB Credit Cardmembers</u> Customers currently holding at least one active DBS/POSB Credit Card and have not cancelled the same Card within the last 12 months (“ Existing Cardmembers ”) |
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| Welcome Gift | Additional S\$50 cashback (“ Welcome Gift ”) | N.A. |
| Sign-up Cashback | <ul style="list-style-type: none"> • 10% cashback on Online and Visa payWave spend (“Eligible Spend”) • 0.3% cashback on all other spend <p>Cashback is capped at S\$100 each calendar month:</p> <ul style="list-style-type: none"> • S\$40 on eligible Online Spend; • S\$40 on eligible Visa payWave Spend; and • S\$20 on all other Spend | |
| Qualifying Criteria | <ol style="list-style-type: none"> a. apply <u>online</u> via iBanking, Digibank and Website (“Online”) for a principal DBS Live Fresh Card (“Card”) during the Promotion Period; and b. charge a minimum of S\$600 to the DBS Live Fresh Card Account (“Card Account”) within the same calendar month (“Qualifying Spend”). | |

3. **Qualifying Spend** refers to retail transactions charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback. It includes retail transactions and recurring bill payments that are in local and foreign currencies posted to the Card Account at the point of computation of the Cashback. 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, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card will be considered towards the Qualifying Spend.

Subject to these Terms and Conditions, Cardmembers will earn 0.3% Cashback on all Online and Visa payWave transactions if the Qualifying Spend is not met.

4. **All spend** refers to retail transactions that are in local and foreign currencies charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback.

5. **Eligible Spend** refers to online retail transactions (“**Online Spend**”) and retail transactions made via Visa payWave (“**Visa payWave Spend**”) that is charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback.
6. **Online Spend** refers to retail transaction for goods and services made via the internet and processed by the respective merchants/acquirers as an online transaction through Visa/MasterCard Worldwide networks, charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback.
7. **Visa payWave Spend** refers to transactions made via Visa payWave through a contactless terminal via the Card or mobile wallet (Apple Pay, Samsung Pay and Google Pay), charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback. This excludes EZ-Link top-ups, NETS FlashPay top-ups and Transit Link related transactions.
8. Cashback will not be awarded for the following:
 - i. payments made via AXS, 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. payment or top-up of funds to payment service providers, prepaid accounts and any pre-paid accounts (e.g. EZ-Link, NETS FlashPay, Transit Link, 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. Limited to (1) Welcome Gift per New Cardmember for Qualifying Spend charged within the same calendar month as Card Account Open Date.
10. Cashback and Welcome Gift set out in Clause 2 will be credited to the Principal Cardmember’s Card Account (that is of good standing) by the 30th calendar day following the last day of the calendar month the Eligible Spend is charged and posted into the Card Account.
11. Cashback is computed based on 2 decimal places per transaction without rounding up.

12. DBS shall not be responsible for any failure of delay in posting of sales transactions which may results in any customer being omitted from enjoying the benefits of Cashback Programme.
13. Any Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
14. Cashback awarded will be reflected in the monthly Card Account Statement. The Cashback will automatically be applied to pay part of the billed amount for that month.
15. We reserve the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any Cashback awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
16. DBS' decision on all matters relating to the Cashback Programme shall be final. No correspondence or claims will be entertained.
17. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card and DBS Live Fresh Student Card, these Terms and Conditions shall prevail.
18. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any notice or liability to any party.
19. All Cardmembers and Student 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 Promotion, 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. Customers 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 Promotion, 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.