

**Terms and Conditions Governing the DBS Live Fresh Card Additional 5% Cashback on Transport Spend Promotion (“Promotion”)**

1. The Promotion is from 1 July 2019 to 31 March 2020 (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must:
  - a. apply for a principal DBS Live Fresh Card (“**Card**”);
  - b. have their Card approved during the Promotion Period; and
  - c. not have cancelled a Card within the last 12 months prior to the commencement date of the Promotion Period.
3. The Promotion allows an Eligible Cardmember to earn an additional 5% cashback on Transport Spend (“**Cashback**”) for the first 180 calendar days from Card Approval Date (“**Qualifying Period**”) if he/she charges a minimum spend of S\$600 (“**Qualifying Spend**”) to his/her DBS Live Fresh Card Account (“**Card Account**”) in each calendar month.
4. **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, but 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.
5. Supplementary Cardmembers are not eligible to participate in the Promotion. However, Supplementary Card spend can be included in the calculation of Qualifying Spend.
6. **Transport Spend** is defined as transactions classified under the following Merchant Descriptions and Merchant Category Codes:

<b>Merchant Description</b>	<b>Merchant Category Code</b>
BUS/MRT*	MCC 4111 (Local/Suburban Commuter Passenger Transportation)
COMFORT/CITYCAB TAXI	MCC 4121 (Taxicabs and Limousines)
GRAB* <i>GRAB* transactions do not include transactions made via GrabPay.</i>	MCC 4121 (Taxicabs and Limousines)
GOJEK	MCC 4121 (Taxicabs and Limousines)

7. Transport Spend must be charged to the Card and posted into the Card Account at the point of report extraction to qualify for the Promotion. DBS shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by any acquiring merchant, merchant establishments, postal or telecommunication authorities or any other party.

8. Cashback is capped at S\$20 per calendar month.
9. Cashback earned by each Eligible Cardmember will be credited to the Principal Cardmember's Card Account within 60 days following the month the Qualifying Spend is charged and posted into the Card Account.
10. For the avoidance of doubt, Cashback will not be awarded to an Eligible Cardmember whose Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cashback is awarded into the Card Account.
11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. Customers who participate in this Promotion 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](http://www.dbs.com/privacy).