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## Terms and Conditions Governing DBS Wealth Visa Debit Card Cashback Programme (“Cashback Programme”)

1. The Cashback Programme is applicable to the following DBS Wealth Visa Debit cards (collectively “**Qualifying Cards**”)
  - i) DBS Treasures Visa Debit Card
  - ii) DBS Treasures Private Client Visa Debit Card
  - iii) DBS Private Bank Visa Debit Card
2. The Cashback Programme allows DBS Visa Debit Cardmembers (“**Cardmembers**”) to earn 0.3% cashback (“**Cashback**”) for every Visa transaction with no minimum spend required or ATM withdrawal requirements required.
3. Cashback is calculated based on spend amount on transaction date. Cashback earned for the current quarter’s transactions (e.g. January to March) will be credited in the following month (i.e. April) to the primary account linked to your Card and reflected in your monthly Debit Card/bank account statement (i.e. May).

<b>When you spend</b>	<b>When you get your cashback</b>
January to March	By 30 April
April to June	By 30 July
July to September	By 30 October
October to December	By 30 January

4. There is no cashback exclusion for this Cashback Programme.
5. There is no cap for this Cashback Programme.
6. 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 Cashback. 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 Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
7. DBS reserves the right to claw-back the Cashback amount without prior notice if it reasonably determines that the customer is not eligible for the Cashback, including where the Cashback was awarded due to an error, cancelled or the transaction is not a retail spend.
8. DBS shall not be responsible for any failure or delay in posting of transactions which may result in any cardmembers being omitted from enjoying the Cashback.
9. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any prior notice or liability to any party.



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10. DBS' decision on all matters relating to the Cashback Programme shall be final. No correspondence or claims will be entertained.
11. All Cardmembers 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).
12. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement Terms and Conditions apply. For a copy of the DBS Debit Card Agreement Terms and Conditions and DBS Cards Promotion Terms & Conditions, please visit [www.dbs.com.sg/tc](http://www.dbs.com.sg/tc).