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**Terms and Conditions Governing DBS Treasures Visa Debit Card, DBS Treasures Private Client Visa Debit Card and DBS Private Bank Visa Debit Card 3% Cashback on local Visa Contactless**

1. The 3% Cashback (“**Cashback**”) is awarded on the following cards (collectively “**Qualifying Cards**”)
  - 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
2. Cashback is only eligible to local Visa Contactless transactions that are S\$200 and below per transaction with the Qualifying Cards (collectively “**Contactless Spend**”);
  - i) Example: If a local Visa Contactless transaction is S\$180 – eligible cashback is S\$5.40. If a local Visa Contactless transaction is S\$201 – no cashback will be awarded.
  - ii) Local Visa Contactless transactions include in-store payments made through any of the Qualifying Card’s, Apple Pay, Google Pay and Samsung Pay.
3. To successfully enjoy Cashback on local Visa Contactless transactions, customer must meet the following requirements;
  - i) Spend a minimum of S\$400 Visa spend across any of his/her Qualifying Cards in the calendar month.
  - ii) Keep cash 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 accounts as well as Cashline accounts. Over the counter branch withdrawals with or without DBS/POSB Card will be considered as cash withdrawal, however cashiers order and fund transfers at branch will not be considered as cash withdrawal. For avoidance of doubt, cash withdrawal from joint accounts (with or without card) will be considered as cash withdrawal for both joint account holders. Withdrawals from POSB Cash-Points are not considered.
4. Customer who successfully fulfils the conditions in point 3, are eligible to receive Cashback for their local Visa Contactless transactions based on their Qualifying Card’s transaction date.
5. 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.
6. 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 Contactless Spend.



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7. Cashback is calculated based on the date of transaction in that calendar month. Cashback earned for the calendar month's transactions (e.g. January) will be credited by the end of the following calendar month (e.g. February) to your Qualifying Card and reflected in your monthly Debit Card/bank account statement (e.g. March).
8. 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.
9. 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.
10. 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.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
12. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.



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13. 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).
  
14. 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).