

DBS Live Fresh Card Cashback Programme Frequently Asked Questions

1. How do I earn up to 5% cashback with my DBS Live Fresh Card (“Card”)?

You earn 5% cashback on Online and Visa Contactless transactions when you make a minimum spend of S\$600 on your Card in a calendar month.

2. Do I still earn cashback if I do not meet the minimum spend of S\$600?

Yes, you will still earn 0.3% cashback.

3. Is there a cap on the cashback earned with my DBS Live Fresh Card?

The maximum amount of cashback that each Principal Cardmember can earn is S\$60 per calendar month. The total cashback earned will be capped at S\$20 on Online Spend, S\$20 on Visa Contactless Spend and S\$20 on All Other Spend.

4. What kind of spend are qualified for the minimum spend of S\$600 (“Qualifying Spend”) ? Can my Supplementary Cardmember’s spend be included?

Qualifying Spend refers to retail transaction(s) charged to the Card, but excludes posted 0% interest-free instalment plan monthly transactions (“**IPP**”), posted My Preferred Payment instalment plan monthly transactions (“**MP3**”), interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via Internet banking, all fees charged by DBS and any refund or transaction which is subsequently reversed or re-credited (whether in whole or part) (“**Refunded Transactions**”) for any reason. The amount of Refunded Transactions shall be deducted from your Qualifying Spend in any order as DBS deem fit, when computing any Cashback.

Your Supplementary Cardmember’s spend will be included as part of the minimum spend requirement.

5. What does Online Spend refer to?

It refers to retail transaction(s) for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction through Visa Worldwide networks.

6. How does DBS determine an online transaction?

DBS determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the Card.

7. What does Visa Contactless Spend refer to?

It refers to retail transaction(s) in local and foreign currencies made via Visa contactless through a contactless terminal by means of the Card or mobile wallet (Apple Pay, Samsung Pay and Google Pay).

8. 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).

9. How do you compute the Qualifying Spend and Cashback?

Qualifying Spend and Cashback is computed based on transaction date charged to the Card, provided that such transaction(s) have been posted into the Card Account as at the point of computation of the cashback. Cashback is computed based on 2 decimal places per transaction without rounding up.

10. What are the transactions that do not qualify for cashback?

Cashback for All Other Spend will not be awarded for the following:

- i. Online Spend and Visa Contactless Spend;
- ii. payments made via AXS (except Pay+Earn), SAM and eNETS;
- iii. payments to educational institutions;
- iv. payments to financial institutions (including but not limited to 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;
- vii. payments to insurance companies (including but not limited to sales, underwriting and premiums);
- viii. payments to non-profit organisations;
- ix. payments to utility bill companies;
- x. 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 and Singtel Dash);
- xi. any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- xii. any transactions related to crypto currencies;
- xiii. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS); and
- xiv. any other transactions determined by DBS from time to time.

Cashback for Online and Visa Contactless Spend will not be awarded for the following:

- i. payments made via AXS, SAM and eNETS;
- ii. payments made to CardUp, iPaymy and SmoovPay;
- iii. payments to educational institutions;
- iv. payments to financial institutions (including but not limited to 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;
- vii. payments to insurance companies (including but not limited to sales, underwriting and premiums);
- viii. payments to non-profit organisations;
- ix. payments made via online banking;

- x. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys, and Pay+Earn);
- xi. payments made via telephone or mail order;
- xii. payments to utility bill companies;
- xiii. 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 and Singtel Dash);
- xiv. any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- xv. any transactions related to crypto currencies;
- xvi. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS); and
- xvii. any other transactions determined by DBS from time to time.

11. What if there is a reversed retail transaction on my Card Account?

Any Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.

12. Are PayPal transactions eligible for cashback?

Yes, if the PayPal transaction does not belong to the list of ineligible transactions (refer to Question 10).

13. When will I receive my cashback?

Your cashback will be credited to your Card Account (that is in good standing) on the 30th calendar day following the last day of the calendar month the Qualifying Spend is charged and posted into your Card Account.

Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme (“**Cashback Programme**”) apply. Please refer [here](#) for details.