

## DBS Live Fresh Card Cashback Programme Frequently Asked Questions (FAQs)

### 1. How can I rack up cashback with my DBS Live Fresh Card ("Card")?

Simply spend at least S\$800 on your Card to earn the Bonus Rewards of up to S\$70 on your Shopping and Transport Spend for each month. This includes in-store, contactless and online spend made in Singapore and overseas!

Here's how:

## GET UP TO 6% CASHBACK ON SHOPPING & TRANSPORT SPEND



### 2. What happens if I do not meet the Minimum Spend Requirement of S\$800?

Fret not! You will still earn the Base Rewards of 0.3% cashback on your eligible All Spend.

### 3. Will I be earning additional 5.7% cashback right from the first S\$1 on Shopping and/or Transport spend if I meet the Minimum Spend Requirement of S\$800?

Yes! You will be earning the additional 5.7% cashback right from the first S\$1 on your Shopping and/or Transport spend if you meet the Minimum Spend Requirement of S\$800 in the same calendar month. The cashback earned on your Shopping and/or Transport spend is subjected to a cashback cap of S\$50 and S\$20 per calendar month respectively.

### 4. When will I receive my cashback?

Your cashback will be credited to your Card Account (that is in good standing) by the end of the following calendar month.

*Example: The cashback earned for your spending made in the calendar month of March will be credited to your Card Account by end of April.*

## 5. What transactions are excluded from the Minimum Spend Requirement of S\$800?

Most transactions count towards the Minimum Spend Requirement of S\$800 except the following:

- 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
- refunds.

## 6. What is considered as All Spend?

Most transactions count towards All Spend except the following:

- Payments made via AXS (except Pay+Earn), SAM and eNETS;
- Payments to educational institutions;
- Payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- 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);
- Payments to hospitals;
- Payments to insurance companies (including but not limited to sales, underwriting and premiums);
- Payments to non-profit organisations;
- Payments to utility bill companies;
- Payments made via CardUp, Fave eCard, FavePay, iPaymy and SmoovPay;
- Any top-up 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, Razer Pay, ShopeePay & Singtel Dash);
- Any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- Any transaction related to cryptocurrencies;
- Any transaction with transaction description “**AMAZE\***”;
- 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
- Any transaction subsequently cancelled, voided, refunded, or reversed for any reason.

## 7. What is considered as Shopping Spend?

Shopping Spend includes in-store and online retail transaction(s) charged to the Card in Singapore and overseas and classified under the following categories:

Categories	Examples
<ul style="list-style-type: none"> <li>Apparel</li> <li>Department Stores</li> <li>Electronics and Computers</li> <li>Home/Office Furnishing &amp; Appliances</li> <li>Personal Services</li> <li>Specialty Retail</li> <li>Watches &amp; Jewellery</li> </ul>	<ul style="list-style-type: none"> <li>Adidas, Cotton On, Nike, Uniqlo, Zara</li> <li>Amazon.com, Lazada, Shopee, Takashimaya</li> <li>Apple Store, Challenger, Harvey Norman</li> <li>Castlery, Courts, FortyTwo, IKEA</li> <li>Sephora, The Body Shop, Venus Beauty</li> <li>Casetify, The Green Party, Victoria Secret</li> <li>Swarovski, The Hour Glass, Tiffany &amp; Co.</li> </ul>

## 8. What is considered as Transport Spend?

Transport Spend includes land transportation transaction(s) charged to the Card in Singapore and overseas and classified under the following categories:

Categories	Examples
<ul style="list-style-type: none"> <li>Public Transport</li> <li>Ride-Hailing Services</li> <li>Taxis</li> </ul>	<ul style="list-style-type: none"> <li>SimplyGo (Bus/MRT)</li> <li>Gojek, Grab, Lyft, Ryde, TADA, Uber</li> <li>Comfort/CityCab Taxi</li> </ul>

## 9. How are the minimum spend and cashback earned computed?

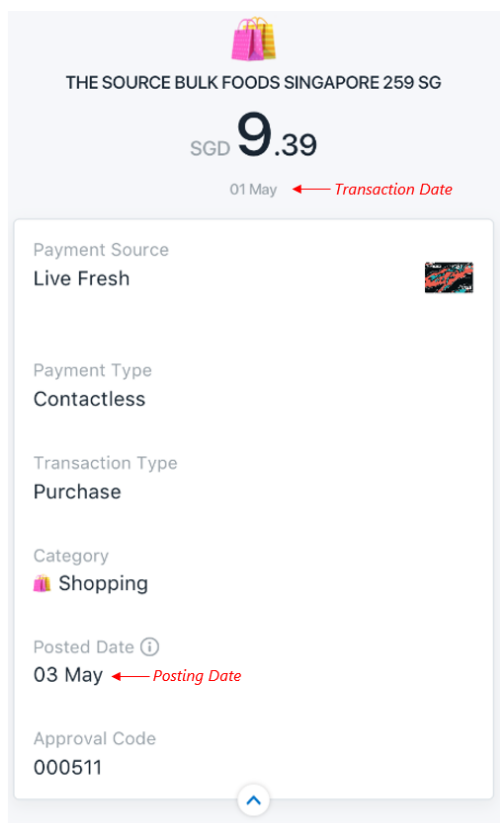
The minimum spend and cashback earned are computed based on the date that the transaction was made on the Card. If the transaction is not posted at the point of computation, it will not be included.

Cashback earned for each transaction is rounded to the nearest 2 decimal place.

## 10. What is the difference between transaction date and posting date?

Transaction date refers to the date when a transaction is made on the Card. Posting date refers to the date when the transaction is received by DBS. 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 has no control over when merchants record the transaction(s).

You can check the transaction date and posting date for each transaction under the Transaction History in digibank.



**11. What happens if I make a refund?**

Refunded transaction will be deducted from the Minimum Spend Requirement and excluded in the computation of your cashback.

**12. What happens if I upgrade my DBS Live Fresh Student Card to a DBS Live Fresh Card?**

Any cashback earned for any transaction made on the DBS Live Fresh Student Card that has not been credited before upgrading to the DBS Live Fresh Card will be forfeited.

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