

**Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme (“Cashback Programme”)
(with effect from 1 April 2023)**

1. The Cashback Programme allows DBS Live Fresh Cardmembers (“**Cardmembers**”) to earn the following cashback (“**Cashback**”) in each calendar month:

Category	Cashback	Monthly Cap
Base Rewards	0.3% Cashback on All Spend	S\$20
Bonus Rewards – Contactless	Additional 4.7% Cashback on Contactless Spend	S\$20
Bonus Rewards – Online	Additional 4.7% Cashback on Online Spend	S\$20
Bonus Rewards – Sustainable	Additional 5% Green Cashback on Sustainable Spend	S\$15

2. The maximum cashback that a Principal Card Account can earn in any calendar month is S\$75.
3. Cardmembers will earn the Base Rewards of 0.3% Cashback on all retail transaction(s) charged to the Card unless stated in these Terms and Conditions or by DBS in its absolute discretion.
4. To qualify for the Bonus Rewards on Contactless, Online and Sustainable Spend, Cardmembers must charge at least S\$600 worth of retail transaction(s) (“**Minimum Spend Requirement**”) to their DBS Live Fresh Card (“**Card**”) in the same calendar month.
5. Minimum Spend Requirement 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 transaction that is subsequently cancelled, voided, refunded or reversed (“**Refunded Transactions**”) for any reason. Refunded Transactions will be deducted from the Minimum Spend Requirement, when computing any Cashback.

Supplementary Card spend will be included in the calculation of Principal’s Card Minimum Spend Requirement.

0.3% Cashback on All Spend (“Base Rewards”)

6. **All Spend** refers to retail transaction(s) charged to the Card and excludes the transactions stated under the respective categories under Clause 10 Spend Exclusion.

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Additional 4.7% Cashback on Contactless Spend (“Bonus Rewards – Contactless”)

- Contactless Spend** refers to retail transaction(s) made via Visa contactless through a contactless terminal by means of the Card or mobile wallet (Apple Pay, Samsung Pay and Google Pay), charged to the Card and excludes the transactions stated under the respective categories under Clause 10 Spend Exclusion.

Additional 4.7% Cashback on Online Spend (“Bonus Rewards – Online”)

- Online Spend** 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, charged to the Card and excludes the transactions stated under the respective categories under Clause 10 Spend Exclusion.

Online transactions are recognised based on system indicators as decided by the merchant and their acquiring bank.

Additional 5% Green Cashback on Sustainable Spend (“Bonus Rewards – Sustainable”)

- Sustainable Spend** refers to retail transaction(s) made at the following Eco-Eateries, Eco-Retailers and Eco-Transport Services with the Merchant Description(s) or Merchant Category Code(s) (“MCC”) listed in the tables below that are in local currencies and charged to the Card.

Please note that the list of merchants is subject to changes by DBS. Cardmembers should refer to the website or Terms and Conditions for the updated list.

Eco-Eateries

Merchant	Merchant Description
Just Dabao	JUST DABAO*
Open Farm Community	ODDLE* OPENFARM*, OPENFARMCOMMUNITY*, OPEN FARM COMMUNITY*
Restaurant Labyrinth	RESTAURANT LABYRINTH*
Scaled by Ah Hua Kelong	SCALED*
The Summerhouse	ODDLE* THESUMMERHOUSE*, THE SUMMERHOUSE*

Eco-Retailers

Merchant	Merchant Description
Bamboo Straw Girl	*BAMBOO STRAW GIRL*
Bettr Barista	*BETTR BARISTA*
Bettr Coffee Co.	*BETTR.CO*, *BETTR COFFEE*, *BETTRCOFFEE*
Boxgreen	*BOXGREEN*

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Confetti Fine Foods	*CONFETTI FINE FOODS*
Crunch Cutlery	*CRUNCH CUTLERY*
Everyday Vegan Grocer	EVERYDAY VEGAN*
Little Farms	LITTLE FARM*
Oh My Goodness!	*OH MY GOODNESS*
Ryan's Grocery	RYANS GROCERY*, RYAN'S GROCERY*
Sasha's Fine Foods	SASHAS FINE FOOD*, SASHA'S FINE FOOD*
Scoop Wholefoods	SCOOP WHOLEFOOD*
SimplyGood	*SIMPLYGOOD*
Souley Green	*SOULEYGREEN*
Supernature	SUPERNATURE*
The Green Collective	*THE GREEN COLLECTIVE*, *THEGREENCOLLECTIV*
The Nail Social	*THE NAIL SOCIAL*
The Social Space	THE SOCIAL SPACE*, ODDLE* THESOCIALSPACE*
The Source Bulk Foods	*THE SOURCE BULK*
The Sustainability Project	THE SUSTAINABILITY PRO*
Treasure	*TREATSURE*
TreeDots	*TREEDOTS*
Tribe Collective	*TRIBE COLLECTIVE*
UglyFood	*UGLYFOOD*
WhatIF Foods	*WHATIF FOOD*
Your Sustainable Store	*YOUR SUSTAINABLE*

Eco-Transport Services

Merchant	Merchant Description	Merchant Category Code
Anywheel	ANYWHEEL*	
BlueSG	BLUESG*	
Bus/Train Rides via SimplyGo	BUS/MRT*	
Electric Vehicle Charging		MCC 5552
Greenlots	GREENLOT*	
SG Bike	SG BIKE*	

Spend Exclusion

- Transactions stated are excluded under the respective categories as follows:

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Types of Transactions excluded under		
Clause 8 (0.3% Cashback on All Spend)	Clause 9 (Additional 4.7% Cashback on Contactless Spend)	Clause 10 (Additional 4.7% Cashback on Online Spend)
	<ul style="list-style-type: none"> • Payments made via CardUp, iPaymy and SmoovPay • Payments made via online banking • 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 • Payments made via telephone or mail order 	
<ul style="list-style-type: none"> • 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 • 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) • Any transaction subsequently cancelled, voided, refunded, or reversed for any reason 		

and any other transaction determined by DBS from time to time.

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Other Conditions for Cashback

11. Cashback set out in Clause 1 will be awarded to the Principal Cardmember's Card Account (that is of good standing) by the end of the following calendar month.
12. Cashback will not be awarded to a Cardmember whose Card Account is delinquent, voluntarily, or involuntarily closed, terminated, or suspended for any reasons whatsoever before the Cashback is awarded into the Card Account.
13. Cashback awarded will be reflected in the monthly Card Account statement. Cashback will automatically be applied to pay part of the billed amount for that statement month.
14. Any Cashback awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.
15. Minimum Spend Requirement 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.
16. Cashback is computed to the nearest 2 decimal places per transaction.
17. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code ("**MCC**") assigned by the association scheme and determined by the merchant and the merchant's acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transactions will not be considered as part of the Minimum Spend Requirement or be eligible to earn Cashback.
18. DBS shall not be responsible for any failure of delay in posting of sales transactions which may results in any customer being omitted from enjoying the benefits of Cashback Programme.
19. DBS reserve the right at any time without giving any reason or notice to you to deduct, withdraw, or cancel any Cashback awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.
20. DBS' decision on all matters relating to the Cashback Programme shall be final. No correspondence or claims will be entertained.

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General Terms & Conditions

21. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, these Terms and Conditions shall prevail.
22. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any notice or liability to any party.
23. All Cardmembers 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.

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