

Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme (“Cashback Programme”)

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

Cashback	Monthly Cap on Cashback
<ul style="list-style-type: none"> • 5% Cashback on Online Spend • 5% Cashback on Visa Contactless Spend • 0.3% Cashback on All Other Spend 	<ul style="list-style-type: none"> • S\$20 on Online Spend • S\$20 on Visa Contactless Spend • S\$20 on All Other Spend

2. To qualify for the 5% Cashback awarded on Online and Visa Contactless Spend, Cardmembers must charge a minimum of S\$600 of retail transactions in the same calendar month (“**Qualifying Spend**”) to his/her DBS Live Fresh Card (“**Card**”).

Subject to these Terms and Conditions, Cardmembers will earn 0.3% Cashback on Online and Visa Contactless transactions if the Qualifying Spend is not met.

3. **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 the Qualifying Spend in any order as DBS deem fit, when computing any Cashback.

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

4. **All Other Spend** refers to retail transaction(s) charged to the Card and excludes 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.
5. **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 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.

6. 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. **Visa 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 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.
8. Cashback set out in Clause 1 will be awarded to the Principal Cardmember's Card Account (that is of good standing) by the 30th calendar day following the last day of the calendar month the Qualifying Spend is charged and posted into the Card Account.
9. Cashback awarded will be reflected in the monthly Card Account Statement. The Cashback will automatically be applied to pay part of the billed amount for that month.

10. 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.
11. Any Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
12. 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.
13. Cashback is computed based on 2 decimal places per transaction without rounding up.
14. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of Cashback Programme.
15. 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.
16. DBS' decision on all matters relating to the Cashback Programme shall be final. No correspondence or claims will be entertained.
17. 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.
18. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any notice or liability to any party.
19. 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.