

Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme

Up to 6% cashback on Shopping & Transport Spend

- The DBS Live Fresh Card Cashback Programme (“**Cashback Programme**”) allows DBS Live Fresh Cardmembers (“**Cardmembers**”) to earn the following cashback (“**Cashback**”):

| Category | Cashback | Cap per calendar month |
|--|---|------------------------|
| Base Rewards | 0.3% cashback on All Spend | No cap |
| <i>If Cardmembers hit the Minimum Spend Requirement of S\$800 per calendar month:</i> | | |
| Bonus Rewards | Additional 5.7% cashback on Shopping Spend | S\$50 |
| | Additional 5.7% cashback on Transport Spend | S\$20 |

- Cardmembers will earn unlimited 0.3% cashback (“**Base Rewards**”) on all eligible retail transaction(s) (“**All Spend**”) charged to their DBS Live Fresh Card (“**Card**”) excluding the transactions stated under Clause 7.
- To qualify for the additional 5.7% cashback (“**Bonus Rewards**”) on Shopping and Transport Spend, Cardmembers must charge at least S\$800 worth of retail transaction(s) (“**Minimum Spend Requirement**”) to the Card in the same calendar month.
- Cashback earned by both the Principal and Supplementary Cardmember(s) will be credited to the Principal Cardmember’s Card Account (that is of good standing) by the end of the following calendar month.
- Cashback earned will be reflected in the monthly Card Account statement and automatically applied to pay part of the billed amount for that statement month.

Definitions

- “**Minimum Spend Requirement**” is defined as retail transaction(s) charged to the DBS Live Fresh Card (“**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.

7. **“All Spend”** is defined as retail transaction(s) charged to the Card and excludes the following transactions:
- 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.
8. **“Shopping Spend”** is defined as 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"> • Apparel • Department Stores • Electronics and Computers • Home/Office Furnishing & Appliances • Personal Services • Specialty Retail • Watches & Jewellery | <ul style="list-style-type: none"> • Adidas, Cotton On, Nike, Uniqlo, Zara • Amazon.com, Lazada, Shopee, Takashimaya • Apple Store, Challenger, Harvey Norman • Castlery, Courts, FortyTwo, IKEA • Sephora, The Body Shop, Venus Beauty • Casetify, The Green Party, Victoria Secret • Swarovski, The Hour Glass, Tiffany & Co. |

9. **“Transport Spend”** is defined as 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"> • Public Transport • Ride-Hailing Services • Taxis | <ul style="list-style-type: none"> • SimplyGo (Bus/MRT) • Gojek, Grab, Lyft, Ryde, TADA, Uber • Comfort/CityCab Taxi |

Other Conditions for Cashback

10. Minimum Spend Requirement and Cashback are 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.
11. Cashback earned for each transaction is rounded to the nearest 2 decimal place.
12. Cashback will not be credited 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. Any Cashback credited by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.
14. 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 transaction(s) will not be considered as part of the Minimum Spend Requirement or be eligible to earn Cashback.
15. Cardmembers consent to forfeit 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.
16. DBS shall not be responsible for any failure of delay in posting of sales transaction(s) which may results in any Cardmember being omitted from enjoying the benefits of Cashback Programme.
17. DBS reserve the right at any time without giving any reason or notice to Cardmembers to deduct, withdraw, or cancel any Cashback credited to them without liability. Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.

18. DBS' decision on all matters relating to the Cashback Programme shall be final. No correspondence or claims will be entertained.

General Terms & Conditions

19. 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.
20. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any notice or liability to any party.
21. 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.