

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

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

Simple! Just whip out your Card when you’re making a purchase to earn up to a maximum cashback of S\$50 for each calendar month.

Here’s how:

FRESH SPENDS	CASHBACK TIER	CASHBACK CAP	FRESH SPENDS	CASHBACK TIER	CASHBACK CAP
 ELIGIBLE MERCHANT SPEND	5%	S\$15	 SUSTAINABLE SPEND	5%	S\$15
 ALL OTHER SPEND	0.3%	S\$20	 <b>EARN UP TO S\$50 CASHBACK PER CALENDAR MONTH</b> (S\$35 + S\$15)		
<b>TOTAL:</b>		<b>S\$35</b>			

### 2. Is there a minimum spend requirement to earn cashback?

Good news! There is no minimum spend required.

### 3. 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.

### 4. Where can I earn the additional 5% cashback on Sustainable Spend ?

#LiveGreen and be rewarded with an additional 5% cashback when you support the following eco-friendly and sustainable businesses in Singapore.

 ECO-EATERIES	 ECO-RETAILERS	 ECO-TRANSPORT SERVICES
JUST DABAO OPEN FARM COMMUNITY RESTAURANT LABYRINTH SCALED BY AH HUA KELONG THE SUMMERHOUSE	BAMBOO STRAW GIRL BETTR BARISTA BETTR COFFEE CO. BOXGREEN CONFETTI FINE FOODS CRUNCH CUTLERY EVERYDAY VEGAN GROCER LITTLE FARMS OH MY GOODNESS! RYAN'S GROCERY SASHA'S FINE FOODS SCOOP WHOLEFOODS SIMPLYGOOD SOULEY GREEN SUPERNATURE THE GREEN COLLECTIVE THE NAIL SOCIAL THE SOCIAL SPACE THE SOURCE BULK FOODS THE SUSTAINABILITY PROJECT TREATSURE TRIBE COLLECTIVE WHATIF FOODS YOUR SUSTAINABLE STORE	ANYWHEEL BLUESG BUS/TRAIN RIDES VIA SIMPLYGO ELECTRIC VEHICLE CHARGING GREEN LOTS SG BIKE

You can refer to [Clause 4 of the T&Cs](#) for the Merchant Description or Merchant Category Code. Do note that the list of merchants is subject to changes. So, keep a lookout on our website for updates!

**5. How much cashback can I earn if I spend at one of the eco-friendly and sustainable businesses?**

A sweet total of 5.3% cashback! This equates to 0.3% cashback under All Other Spend and an additional 5% cashback under Sustainable Spend.

**Example scenario:**

FRESH SPENDS	CATEGORY	SPEND AMOUNT	CASHBACK EARNED
 DINNER AT OPEN FARM COMMUNITY	 ALL OTHER SPEND	<b>S\$127.50</b>	<b>S\$0.38</b>
			<b>S\$6.38</b>
			 <b>TOTAL CASHBACK:</b> <b>S\$6.76</b>

**6. If I order delivery from the Eco-Eateries, will I earn the additional 5% cashback on Sustainable Spend?**

Yes! You will earn the additional 5% cashback on Sustainable Spend if you order takeaway directly from the selected restaurants or via Oddle Eats. Please note that this does not apply to orders made via Deliveroo, Foodpanda and GrabFood.

**7. What is considered as Eligible Merchant Spend **

Eligible Merchant Spend refers to transaction(s) made at Golden Village, McDonald’s, McDelivery, Netflix, Spotify and Starbucks. You can refer to [Clause 5 of the T&Cs](#) for the Merchant Description.

Do note that the list of merchants is subject to changes. So, keep a lookout on our website for updates!

**8. What is considered as All Other Spend **

Most transactions count towards All Other Spend except the following listed in [Clause 6 of the T&Cs](#).

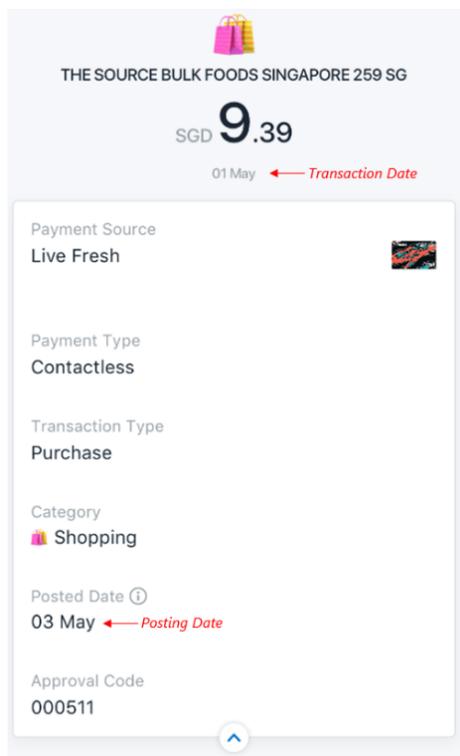
**9. How does DBS compute the Cashback earned?**

We compute the Cashback based on the 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 to the nearest 2 decimal places per transaction.

**10. 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 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?

Any Cashback awarded in respect of the refunded transaction(s) will be deducted from your Card Account accordingly, in the same month the transaction(s) is/are refunded.

Refunded transactions will be deducted from the computation of Cashback in the same month that the refunded transactions occurred.

Example scenario:

FRESH SPENDS	CATEGORY	SPEND AMOUNT	CASHBACK EARNED
DOUBLE MCSPICY MEAL FROM MCDONALDS	 ELIGIBLE MERCHANT SPEND	<b>S\$9.30</b>	<b>S\$0.47</b>
MOVIE TICKETS FROM GOLDEN VILLAGE		<b>S\$30</b>	<b>S\$1.50</b>
REFUND FROM LAZADA	 ALL OTHER SPEND	<b>-\$15</b>	<b>-\$0.05</b>
			 <b>TOTAL CASHBACK: S\$1.92</b>

**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 Student Card Cashback Programme (“**Cashback Programme**”) apply. Please refer [here](#) for details.