

DBS Live Fresh Student Card Cashback Programme Frequently Asked Questions

1. How do I earn up to 5% cashback with my DBS Live Fresh Student Card (“Card”)?

You earn 0.3% cashback on all spend (“**All Spend**”) and an additional 4.7% cashback on Golden Village, McDonald’s, McDelivery, Netflix, Spotify and Starbucks (“**Eligible Merchant Spend**”) transactions made with your Card in a calendar month.

2. Is there a minimum spend required to earn up to 5% cashback?

No, there is no minimum spend required to earn up to 5% cashback on the spend made with your Card.

3. Is there a cap on the cashback earned with my DBS Live Fresh Student Card?

The maximum amount of cashback that each eligible cardmember can earn is S\$35 per calendar month. The total cashback earned will be capped at S\$20 on All Spend and S\$15 on Eligible Merchant Spend.

4. What does All Spend refer to?

All Spend refers to retail transactions that are in local and foreign currencies charged to the Card (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback.

5. What does Eligible Merchant Spend refer to?

Eligible Merchant Spend refers to transactions made at Golden Village, McDonald’s, McDelivery, Netflix, Spotify and Starbucks that are in local and foreign currencies charged to the Card (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback.

6. 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 the card issuer, DBS Bank. As merchants may make a settlement a few days after the transaction has been made, posting date may be a few days later than the transaction date. As such, DBS Bank has no control over when merchant records the transaction.

7. What are the transactions that do not qualify for the 0.3% cashback on All Spend?

The 0.3% cashback on All Spend will not be awarded for the following:

- i. payments made via AXS (except Pay+Earn), SAM and eNETS;
- ii. payments to educational institutions;
- iii. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- iv. 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);
- v. payments to hospitals;

- vi. payments to insurance companies (including but not limited to sales, underwriting and premiums);
- vii. payments to non-profit organisations;
- viii. payments to utility bill companies;
- ix. 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);
- x. any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- xi. any transactions related to crypto currencies;
- xii. 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
- xiii. any other transactions determined by DBS from time to time.

8. What are the transactions that qualify for the 5% cashback on Eligible Merchant Spend?

The 5% cashback on Eligible Merchant Spend will only be awarded for the following:

Merchant	Merchant Descriptions
Golden Village	GOLDEN VILLAGE* HO-IGV*
McDonald's	MCDONALD'S*
McDelivery	HANBAOBAO*
Netflix	NETFLIX*
Spotify	SPOTIFY*
Starbucks	STARBUCKS*

9. What if there is a reversed retail transaction on my Card Account?

Any Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.

10. When will I receive my cashback?

Your cashback will be credited to your Card Account (that is in good standing) on the 60th calendar day following the last day of the calendar month the eligible spend is charged and posted into your Card Account.