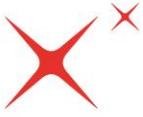


Terms and Conditions Governing the DBS Live Fresh Student Card Cashback Programme (“Cashback Programme”)

1. The Cashback Programme allows DBS Live Fresh Student Cardmembers (“Cardmembers”) to earn the following cashback (“Cashback”):

Cashback	Monthly Cap on Cashback
<ul style="list-style-type: none">• Additional 4.7% cashback on Golden Village, McDonald’s, McDelivery, Netflix, Spotify and Starbucks (“Eligible Merchant Spend”)	<ul style="list-style-type: none">• S\$15 on Eligible Merchant Spend
<ul style="list-style-type: none">• 0.3% cashback on all spend (“All Spend”)	<ul style="list-style-type: none">• S\$20 on All Spend

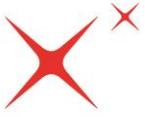
2. To qualify for the Cashback awarded in a calendar month, Cardmembers must charge the transactions to his/her DBS Live Fresh Student Card Account (“Card Account”) in the same calendar month (“Qualifying Spend”).
3. **All Spend** refers to retail transactions that are in local and foreign currencies charged to the Card Account (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.
4. The 0.3% cashback on All Spend will not be awarded for the following:
 - i. payments made via AXS, SAM and eNETS;
 - ii. payments to educational institutions;
 - iii. payments to financial institutions (including 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 (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 accounts and any pre-paid accounts (e.g. EZ-Link, NETS FlashPay, Singtel Dash);
 - x. any betting transactions (including 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.



5. **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 Account (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. The additional 4.7% cashback on Eligible Merchant Spend will 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*

7. Cashback set out in Clause 1 will be credited to the Principal Cardmember's Card Account (that is of good standing) by the 60th calendar day following the last day of the calendar month the Eligible Spend is charged and posted into the Card Account.
8. Cashback is computed based on 2 decimal places per transaction without rounding up.
9. DBS shall not be responsible for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of Cashback Programme.
10. Any Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
11. 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 month.
12. We 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.
13. DBS' decision on all matters relating to the Cashback Programme shall be final. No correspondence or claims will be entertained.
14. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to DBS Live Fresh Student Card, these Terms and Conditions shall prevail.
15. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any notice or liability to any party.



Live more, Bank less

16. 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.