

Terms and Conditions Governing the DBS Live Fresh Card Up to 10% Cashback on Online Spend Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Definitions

1. The Promotion shall run from 3 March to 31 August 2020 (“**Promotion Period**”).
2. The Promotion is only applicable to all customers with a principal DBS Live Fresh Card (“**Eligible Cardmembers**”).
3. “**Eligible Card**” means the principal DBS Live Fresh Cardmember’s Card Account (“**Card Account**”) must not be suspended, cancelled or terminated by DBS and in good standing throughout the Promotion Period and at the time when the additional 5% cashback on Online Spend (“**Cashback**”) is being credited.
4. “**Qualifying Spend**” refers to retail transactions 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. It includes retail transactions, recurring bill payments and refunds that are in local and foreign currencies posted to the Card Account at the point of computation of the Cashback. It excludes posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“**MP3**”) monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via Internet banking and all fees charged by DBS.

For avoidance of doubt, Supplementary Card spend can be included in the calculation of Qualifying Spend. But, Supplementary Cardmembers are not eligible to participate in the Promotion.

5. “**Online Spend**” refers to retail transaction 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 (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. It excludes:
 - 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 to utility bill companies;
- xii. payments made via telephone or mail order;
- 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.

Eligibility and Promotion Mechanics for Existing Cardmembers

18. “**Existing Cardmembers**” are principal DBS Live Fresh Cardmembers (“**Cardmembers**”) who have applied for the DBS Live Fresh Card (“**Card**”) prior to the start of the Promotion Period.
19. To qualify for the Promotion, Existing Cardmembers must be among the first 10,000 Cardmembers to successfully register via the following options:
 - i. Option 1: Register online at the DBS Live Fresh Card Promotion webpage at go.dbs.com/sg-2xcashback (“**Registration Page**”)
 - ii. Option 2: Register via the DBS Lifestyle App (with effect from 1 May 2020)
Existing users to the DBS Lifestyle App can login using their DBS digibank User ID and PIN.
New users to the DBS Lifestyle App can visit App Store or Google Play Store to download.
20. Eligible Cardmembers must accumulate the Qualifying Spend and meet the Personalised Spend Goal within each calendar month of the Promotion Period to qualify for the Cashback (“**Qualified Cardmembers**”).
21. Qualifying Spend is calculated from the date of registration via the Registration Page or the DBS Lifestyle App.
22. Each Eligible Cardmember will be assigned a Personalised Spend Goal which is determined based on his/her average monthly spend made between 1 February 2019 to 31 January 2020 on his/her

DBS/POSB Credit Card(s). Each Eligible Cardmember can login to the Registration Page with his/her iBanking details or the DBS Lifestyle App to view his/her assigned Personalised Spend Goal and Cashback Cap for each calendar month.

23. Each Qualified Cardmember is entitled to earn a one-time Cashback for each calendar month of the Qualifying Period, regardless of the total Qualifying Spend made by the Cardmember during the Promotion Period.

Month	Qualifying Period
1	3 March to 31 March 2020
2	1 April to 30 April 2020
3	1 May to 31 May 2020
4	1 June to 30 June 2020
5	1 July to 31 July 2020
6	1 August to 31 August 2020

Eligibility and Promotion Mechanics for New Cardmembers

24. “**New Cardmembers**” are principal DBS Live Fresh Cardmembers (“**Cardmembers**”) who have applied for the DBS Live Fresh Card (“**Card**”) between 3 March to 30 June 2020.
25. To qualify for the Promotion, New Cardmembers must apply for a principal DBS Live Fresh Card (“**Card**”), have their Card approved during the Promotion Period and not have cancelled a Card within the last 12 months prior to the commencement date of the Promotion Period.
26. Eligible Cardmembers must accumulate the Qualifying Spend and meet the Personalised Spend Goal within each calendar month of the Promotion Period to qualify for the Cashback (“**Qualified Cardmembers**”).
27. Qualifying Spend is calculated from the Card Open Date.
28. Each Eligible Cardmember can login to the DBS Lifestyle App using his/her DBS digibank User ID and PIN to view his/her assigned Personalised Spend Goal and Cashback Cap for each calendar month. New users to the DBS Lifestyle App can visit App Store or Google Play Store to download.
29. Each Qualified Cardmember is entitled to earn up to S\$20 cashback for each calendar month (“**Cashback Cap**”) of the Qualifying Period, regardless of the total Qualifying Spend made by the Cardmember during the Promotion Period.

Month	Qualifying Period
1	3 March to 31 March 2020
2	1 April to 30 April 2020
3	1 May to 31 May 2020
4	1 June to 30 June 2020
5	1 July to 31 July 2020
6	1 August to 31 August 2020

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30. For Qualifying Spend charged to a Card in foreign currency, the transaction amount posted in the Card Account (which is inclusive of the exchange rate conversion and commission, if any) will be considered for the computation of the Qualifying Spend. These values are subject to change based on the prevailing exchange rate on the posting date.
 31. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code (“MCC”) assigned by Visa 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 transactions will not be considered as Qualifying Spend for the Cashback.
 32. Only posted transactions will be considered as Qualifying Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.
 33. The Promotion Tracker is available in the DBS Lifestyle App with effect from 1 May 2020. It will be updated within 3 working days after each eligible transaction is posted, and the transaction will appear in “History” under the “My Cards” section of the DBS Lifestyle App.
 34. Cashback earned by each Qualified Cardmember will be credited to the Card Account within 60 days following the month the Qualifying Spend is charged and posted into the Card Account.
 35. A Push Notification will be sent to all Qualified Cardmembers once the Personalised Spend Goal is met for the following Qualifying Periods.
 - 1 May to 31 May 2020
 - 1 June to 30 June 2020
 - 1 July to 31 July 2020
 - 1 August to 31 August 2020
- Qualified Cardmembers will need to download the DBS Lifestyle App and enable “Allow Notifications” in Mobile Settings to receive the Push Notification.
36. Cashback is computed based on 2 decimal places per transaction without rounding up.
 37. 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.
 38. Cashback will not be awarded to an Eligible Cardmember whose Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Cashback is awarded into the Card Account.

39. 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.
40. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
41. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
42. Customers who participate in this Promotion 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 <http://www.dbs.com/privacy>.