

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

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

Definitions

1. The Promotion shall run from 1 October 2020 to 31 January 2021 (“**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.
4. “**Qualifying Spend**” refers to retail transaction(s) in local and foreign currencies charged to the Card in a particular calendar month based on transaction date, provided that such transaction(s) have been posted into the Card Account as at the point of computation of the additional 5% cashback on Electronics & Entertainment Spend (“**Cashback**”). It 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 refund or transaction which is subsequently reversed or re-credited (whether in whole or part) for any reason.

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. “**Electronics & Entertainment Spend**” refers to contactless and online retail transaction(s) in local and foreign currencies that are tagged to the following Merchant Category Code(s) (“**MCC**”), charged to the Card in a particular calendar month based on transaction date, provided that such transaction(s) have been posted into the Card Account as at the point of computation of the Cashback.

| Merchant Category Code | |
|--|------|
| Computers and Computer Peripheral Equipment and Software | 5045 |
| Electrical Parts and Equipment | 5065 |
| Electronics Shops | 5732 |
| Computer Software Shops | 5734 |
| Digital Goods Media – Books, Movies, Music | 5815 |
| Digital Goods – Games | 5816 |
| Digital Goods – Large Digital Goods Merchant | 5818 |
| Bicycle Shops - Sales and Service | 5940 |

| | |
|--|------|
| Sporting Goods Shops | 5941 |
| Cinemas | 7832 |
| Video Tape Rental Shops | 7841 |
| Dance Halls, Studios and Schools | 7911 |
| Theatrical Producers (except Films) and Ticket Agencies | 7922 |
| Bands, Orchestras, and Miscellaneous Entertainers-Not Elsewhere Classified | 7929 |
| Billiard and Pool Establishments | 7932 |
| Bowling Centers | 7933 |
| Commercial Sports, Professional Sports Clubs, Sports Grounds, and Sports Promoters | 7941 |
| Tourist Attractions and Exhibits | 7991 |
| Public Golf Courses | 7992 |
| Video Amusement Game Supplies | 7993 |
| Video Game and Amusement Arcades/Establishments | 7994 |
| Amusement Parks, Circuses, Carnivals, and Fortune Tellers | 7996 |
| Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses | 7997 |
| Aquariums, Seaquariums, Dolphinariums | 7998 |
| Recreation Services-Not Elsewhere Classified | 7999 |

Eligibility and Promotion Mechanics

6. To qualify for the Promotion (“**Qualified Cardmembers**”), Eligible Cardmembers must:
 - a. Be among the first 8,000 to successfully register online via the DBS Live Fresh Card – Up to 10% Cashback on Electronics & Entertainment Spend Promotion webpage at go.dbs.com/sg-gameon (“**Registration Page**”); and
 - b. Charge a minimum of S\$1,200 Qualifying Spend per calendar month.
7. Qualifying Spend is calculated from the date of registration via the Registration Page.
8. Each Qualified Cardmember is entitled to earn an additional 5% cashback on Electronics & Entertainment Spend for each calendar month of the Qualifying Period.

| Month | Qualifying Period |
|-------|--------------------------------|
| 1 | 1 October to 31 October 2020 |
| 2 | 1 November to 30 November 2020 |
| 3 | 1 December to 31 December 2020 |
| 4 | 1 January to 31 January 2021 |

9. Each Qualified Cardmember will earn up to S\$20 cashback (“**Cashback Cap**”) for each calendar month of the Qualifying Period, regardless of the total Qualifying Spend made by the Cardmember during the Promotion Period.

10. Cashback will not be awarded to an Eligible 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.
11. 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.
12. Cashback is computed based on 2 decimal places per transaction without rounding up.
13. 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.

General Terms & Conditions

14. For Qualifying Spend charged to an Eligible 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.
15. 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.
16. 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.
17. 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.
18. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
19. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
20. 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 www.dbs.com/privacy.