

## DBS/POSB Mastercard Travel Rewards Program: Frequently Asked Questions (FAQs)

### 1. What is Mastercard Travel Rewards?

Mastercard Travel Rewards offers DBS/POSB Mastercard credit and debit cardmembers access to a range of exclusive cashback offers whenever cardmembers travel and shop overseas, or make purchases online. Simply pay with an eligible card at participating overseas merchants online or instore to enjoy, subject to offer terms and conditions.

### 2. What are the eligible cards for Mastercard Travel Rewards?

You can use any of the DBS/POSB Cards below (Eligible Cards) to make your transactions at participating merchants to earn cashback.

POSB Everyday Card	PAssion POSB Debit Card
DBS Woman's Card	HomeTeamNS-PAssion-POSB Debit Card
DBS Woman's World Card	DBS Mastercard Platinum Card
DBS Esso Card	DBS/POSB Mastercard Classic Card
SAFRA DBS Credit and Debit Card	

### 3. What is an eligible purchase under Mastercard Travel Rewards program?

Eligible purchases include transactions made at participating overseas merchants online or instore merchants following the terms and conditions of each offer as listed on each merchant offer page.

Please note that transaction is required to be made in foreign currency to be eligible for cashback. Transactions made in Dynamic Currency Conversion (DCC) are not eligible. When shopping overseas, please request for your purchase to be billed in local currency to avoid being charged as a DCC transaction.

### 4. Do I need to register to enjoy Mastercard Travel Rewards?

You are not required to enroll or register to earn cashback. Simply charge your transaction in -store or online at any participating merchants using an Eligible Card to start earning cashback.

### 5. When will I receive the cashback?

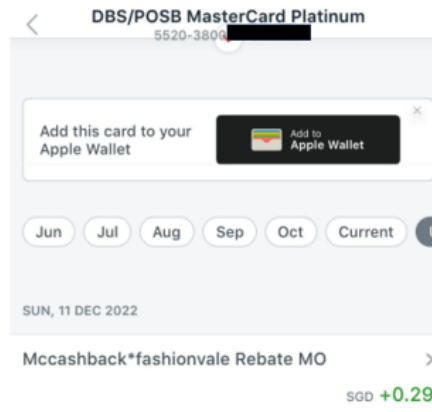
Cashback will be credited within 30 days to your Eligible Card the purchase was made on.

### 6. I renewed/lost/cancelled/replaced my registered card after I made an eligible spend, how do I receive my cashback?

Renewed cards with the same 16 digits card number will have no issues receiving the cashback to their cards. In the event that you changed your card (with a change to the 16 digits card number) after making an eligible spend but before the cashback was credited, you may contact DBS hotline for assistance. Any lost/cancelled card which are not replaced will not be awarded cashback.

**7. How will the cashback appear on my card statement?**

Each cashback entry will include an identifier "Mccashback\*" followed by the merchant's name in the description on your credit/debit card statement. Please refer to the example below.



**8. What happens if I cancel a purchase I've made or want a refund?**

You can cancel purchases and get a refund in the usual way that you would do directly with the merchant, subject to the merchant's Terms & Conditions.

If you cancelled or received a full refund of your purchase before cashback was credited, no cashback will be earned.

If you made a partial refund of your purchase before cashback was credited, cashback will not be earned if you no longer fulfil the merchant's Terms & Conditions. Cashback will be earned if remaining transaction amount fulfils the Terms & Conditions of the offer.

If you cancel a purchase after cashback has been posted to your Mastercard Travel Rewards card account, DBS reserve the right to deduct such cashback from your card account.

For list of offers under the Mastercard Travel Rewards program, visit [here](#).