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Terms and Conditions Governing DBS UnionPay Platinum Debit Card Cashback Program (“Campaign”)

1. The following Cashback (**Collectively “Cashback”**) is awarded on the DBS UnionPay Platinum Debit Card (**“Qualifying Card”**):
 - i) 5% Cashback on all spend in Chinese Yuan (CNY), retail and online spend
 - ii) 1% Cashback on all other foreign currency transactions, retail and online spend
 - iii) 0.5% Cashback on all local currency transactions, retail and online spend
2. To be eligible to earn Cashback, each cardholder must have a minimum nett S\$400 of UnionPay spend per month.
3. Customers who successfully fulfil the conditions in paragraph 2, are eligible to receive the Cashback for their UnionPay Spend transactions on the Qualifying Card transaction date.
4. Cashback is subject to a cap of S\$50 per customer per month regardless of the number of Qualifying Cards held by the customer. Cashback is calculated based on Singapore dollar denominated transaction amount on transaction date. Cashback earned for the month’s transactions will be credited within 60 days to your Qualifying Card and reflected in your monthly Debit Card/bank account statement.
5. Cashback will not be awarded for the following:
 - i. payments made via AXS (except Pay+Earn), SAM and eNETS;
 - ii. payments made to CardUp, iPaymy, Mileslife and SmoovPay;
 - iii. payments to educational institutions;
 - iv. payments to financial institutions (including 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, professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys) and payment for parking lots;
 - vii. payments to insurance companies (sales, underwriting and premiums);
 - viii. payments to non-profit organizations;
 - ix. payments made via online banking;
 - x. payments made via telephone or mail order;
 - xi. 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, Razer Pay, ShopeePay & Singtel Dash);
 - xii. interest, finance charges, cash withdrawal, Cash Advance, balance transfer, bill payments via internet banking and all fees charged by DBS;
 - xiii. utility bill payments;
 - xiv. transactions related to betting (including casino levy payment, lottery tickets, casino gaming chips, offtrack betting, and wagers at race tracks);
 - xv. transactions related to crypto currencies; and
 - xvi. any other transactions determined by DBS from time to time.



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6. The Qualifying Card and/or primary Current or Savings Account ('Linked CASA Account') must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
7. DBS reserves the right to claw-back the cashback amount without prior notice if it reasonably determines that the customer is not eligible for the cashback, including where the cashback was awarded due to an error, the transaction is cancelled, or the transaction is not a retail spend.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
9. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.
10. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement Terms and Conditions apply. For a copy of the DBS Debit Card Agreement Terms and Conditions and DBS Cards Promotion Terms & Conditions, please visit www.dbs.com.sg/tc