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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. The 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 by the end of the following calendar month to your Qualifying Card and reflected in your monthly Debit Card/bank account statement.
5. Cashback is not valid for refunded/reversed, EZ-Link Card/NETS FlashPay Card/EZ-Pay transactions (eg. Top-ups of EZ-Link/Nets FlashPay Cards with qualifying card), PIN based transactions (e.g. NETS, ATM, AXS), NETSPay transactions (e.g. NETS QR/NETS Contactless), Casino levy, professional services transactions and bill payments, unless otherwise stated.
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.



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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