

Terms and Conditions for the DBS/POSB Debit Card Cashback Programme ("Programme")

1. Participation

- 1.1 All cardmembers of DBS SUTD Debit Card, PAssion POSB Debit Card, DBS Visa Debit Card, DBS Treasures Visa Debit Card, DBS Treasures Private, DBS UnionPay Debit Card and DBS NUSSU Debit Card ("**Cardmembers**") may participate in the Programme.
- 1.2 DBS may exclude cards from the Programme at any time in its sole discretion without prior notice.
- 1.3 The Cardmember's account must be in good standing 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 suspended for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.

2. Eligibility for Cashback

The following transactions are **not** eligible for Cashback:

- (a) payments made via telephone or mail order;
- (b) payments to government institution;
- (c) payments to financial institutions (including banks and brokerages);
- (d) payments to insurance companies;
- (e) utility bill payments;
- (f) donations;
- (g) payment of funds to prepaid accounts including but not limited to EZ link, Telco topup and merchants who are categorized as "payment service providers";
- (h) payments to schools, hospitals, professional service providers and payment for parking lots;
- (i) payments made via AXS and SAM machines, online/iBanking bill payment transactions, EZ-Reload (Auto Top-Up) transactions and eNets transactions;
- (j) NETS purchases;
- (k) funds transfer;
- (l) cash withdrawals;
- (m) fees charged by DBS; and
- (n) any other transaction determined by DBS from time to time.

2.1 0.3% Cashback for DBS Takashimaya Visa Debit and PAssion POSB Debit Cards (*Discontinued from 1 July 2017*)

- (a) Cashback is applicable for local Visa/Mastercard retail transactions with a minimum spend of S\$500 per quarter. Cashback earned is capped at S\$100 per customer per quarter. 0.3% cashback is calculated based on spend amount on transaction date.
- (b) Cashback earned for the current quarter's transactions (e.g. January to March) will be credited in the following month (e.g. April) to the primary account linked to the debit card and reflected in the monthly debit card/bank account statement (e.g. May).

2.2 0.3% Cashback for DBS SUTD Debit Card and DBS NUSSU Debit Card

- (a) Cashback is applicable for local Visa/Mastercard transactions with a minimum spend of S\$500 per quarter. Cashback earned is capped at S\$100 per customer per quarter. 0.3% cashback is calculated based on spend amount on transaction date.

- (b) Cashback earned for the current quarter's transactions (e.g. January to March) will be credited in the following month (e.g. April) to the primary account linked to the debit card and reflected in the monthly debit card/bank account statement (e.g. May).

2.3 0.3% Cashback for DBS Treasures Debit Card, DBS Treasures Private Client Debit Card and DBS Private Banking Visa Debit Card.

- (a) Cashback is applicable for all retail Visa transactions, local or overseas, with no minimum spend required. 0.3% cashback is calculated based on the Singapore dollar amount on the transaction date. Cashback earned is capped at S\$100 per customer per quarter.
- (b) Cashback earned for the current quarter's transactions (e.g. January to March) will be credited in the following month (e.g. April) to the primary account linked to the debit card and reflected in the monthly debit card/bank account statement (e.g. May).

2.4 5% Cashback for DBS Visa Debit Card

- (a) Cashback is applicable for local Visa payWave contactless transactions. Cashback is capped at S\$50 per customer per month.
- (b) To be eligible, cash withdrawals from local DBS/POSB ATMs and branches should be kept at S\$400 or less and three times or less every month across all the Cardmember's DBS/POSB accounts. Cashback will be credited to the DBS Visa Debit Card the following month.

2.5 1% Cashback for DBS UnionPay Platinum Debit Card

- (a) Cashback is applicable for UnionPay retail overseas and online transactions with a minimum spend of S\$1,000. Cashback earned is capped at S\$100 per customer per quarter.
- (b) The eligible cashback will be credited to the DBS UnionPay Platinum Debit Card the following month.

3. General

- 3.1** DBS shall have the absolute discretion to disclose information or personal data regarding the Cardmember and his Card Account to any third party for the purpose of this Programme.
- 3.2** DBS shall be entitled at any time and without prior notice to the Cardmember to debit the Cashback from the Cardmember's account where we are notified of or we reasonably determine that the sum has been credited due to a mistake, error or omission; and/or
- 3.3** DBS' decision on all matters and disputes concerning the DBS/POSB Debit Cashback Programme shall be final and binding on the Cardmember.
- 3.4** DBS may, in its sole discretion and without prior notice, modify, suspend or terminate the Programme, and/or modify these terms and conditions in such manner as DBS deems fit.