

DBS Black Card – 5% Cashback Campaign

Frequently Asked Questions

1. How do I qualify for the 5% Cashback Campaign?

5% Cashback on Shopping Campaign	Existing Cardmembers, who have registered for the campaign via go.dbs.com/sg-bcash between 1 April 2016 and 31 March 2017, will qualify for the campaign.
	Existing Cardmembers, who have applied for and gotten the DBS Black Card approved between 1 April 2016 and 31 May 2017, will be automatically enrolled into the campaign.
5% Cashback on Shopping & Groceries Campaign	To qualify, simply apply for the DBS Black Card and get it approved between 1 June 2017 and 31 December 2017. New Cardmembers, who apply for the DBS Black Card during the campaign period, will be automatically enrolled into the campaign.

In addition to the above criteria, a minimum spend of S\$700 on the DBS Black Card in a calendar month is required to qualify for the cashback.

2. What transactions are counted towards this S\$700 spend?

All retail transactions made with the DBS Black Card physically present and online via the internet will be counted.

This includes transacted and posted local and foreign retail sales, recurring bill payment, 0% interest-free instalment plan monthly transactions, My Preferred Payment instalment plan monthly transactions, but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS.

Supplementary card spend can also be taken into account.

3. What is considered as a “Shopping purchase”?

“Shopping purchases” are local and foreign in-store retail transactions at any department store or any retail store that sells clothes, shoes, bags, jewellery and watches as its main business activity. It excludes all online shopping transactions and payments via internet and processed by the respective merchants/acquirers as an online transaction through Visa/MasterCard Worldwide/American Express networks.

4. What is considered as a “Groceries purchase”?

“Groceries purchases” are local in-store and online retail transactions at any supermarket in Singapore assigned with merchant category code number 5411.

5. How do I start earning the 5% Cashback and do I get DBS Points on my purchases?

Here's an example of how you can earn the rewards!

My Purchases	Amount spent	5% Cashback for Shopping & Groceries purchases	3X DBS Points for local payWave purchases (S\$5 = 3 DBS Points)	1X DBS Point (S\$5 = 1 DBS Point)
Air tickets from Cathay Pacific	S\$350	N.A.	N.A.	70 DBS Points
Apparel from Zara	S\$80	S\$4	N.A.	16 DBS Points
Dinner at Ippudo using Visa payWave	S\$75	N.A.	45 DBS Points	N.A.
Kettle from Robinsons	S\$129	S\$6.45	N.A.	25 DBS Points
Groceries from Cold Storage using Visa payWave	S\$100	S\$5 (only for New Cardmembers who open a Card Account between 1 June 2017 and 31 December 2017)	60 DBS Points	N.A.
Shoes from Pedro	S\$90	S\$4.50	N.A.	18 DBS Points
Watch from Fossil	S\$250	S\$12.50	N.A.	50 DBS Points
Total:	S\$1,074	S\$32.45	105 DBS Points	179 DBS Points

6. How does DBS determine whether a transaction is eligible for the 5% Cashback?

We determine Shopping and Groceries purchases based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the card.

7. Is there a cap on the 5% Cashback and 3X DBS Points?

The 5% Cashback is capped at S\$70 per card account per month with a minimum spend of S\$700 charged to your DBS Black Card.

There is no cap on the number of 3X DBS Points you can earn. In addition, no minimum spend is required to earn 3X DBS Points on your Visa payWave shopping purchases.