

DBS Black Card – 5% Cashback Campaign
Frequently Asked Questions

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

<p>New DBS Black Cardmembers</p>	<p>To qualify, simply apply for the DBS Black Card and get it approved between 1 April and 30 September 2016.</p> <p>New Cardmembers who apply for the DBS Black Card during the campaign period are automatically enrolled into the campaign.</p>
<p>Existing DBS Black Cardmembers (Card Accounts opened prior to 1 April 2016)</p>	<p>To qualify, be the first 10,000 Cardmembers to register for this campaign via go.dbs.com/sg-bcash</p> <p>You will be notified within 7 working days via SMS on the success of your enrolment for this campaign.</p>

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 on local and foreign in-store retail transactions at any department stores or any retail store that sells clothes, shoes, bags, jewellery and watches in the same calendar month.

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

All retail transactions made using the DBS Black Card within a calendar month will be counted. This includes transactions made with the card physically present and transactions made online via the internet.

This includes posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, posted My Preferred Payment instalment plan, 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 stores 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. 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 In-Store Shopping	3X DBS Points for local payWave (\$5 = 3 DBS Points)	1X DBS Point (\$5 = 1 DBS Point)
Dinner with friends, paid with Visa payWave	\$80.00	N.A.	48 DBS Points	N.A.
Online shopping at Zalora.com for Clothes	\$100.00	N.A.	N.A.	20 DBS Points
Bought Shoes and Bags in-store	\$300.00	\$15.00	N.A.	60 DBS Points
Bought Jewellery from Department Store	\$1200.00	\$60.00	N.A.	240 DBS Points
Bought a watch in-store	\$1600.00	\$70.00 (Cap)	N.A.	320 DBS Points
A pair of shoes at Robinsons with Visa payWave	\$90.00	\$4.50	54 DBS Points	N.A.

5. How does DBS determine a Shopping Spend?

We determine a shopping spend 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.

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

The 5% Cashback for your shopping purchases 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.