

## DBS Live Fresh Card – EZ-Link & EZ-Reload Facility

### Frequently Asked Questions

#### For New & Existing DBS Live Fresh Cardmembers

##### 1. When can I start using my new DBS Live Fresh Card?

You may start using your new DBS Live Fresh Card after activating it via either of the following channels:

- DBS iBanking
- Any DBS/POSB ATMs in Singapore with the new PIN mailed to you separately
- Mail-in Card Activation slip sent on the Card Mailer Card Activation via ATMs is available on Mondays to Saturdays (7am to 11pm) and Sundays & Public Holidays (7am - 9:30pm). Please refer to the Card Mailer for more details on the activation step

##### 2. Can I use my DBS Live Fresh Card immediately after activation?

You may use your DBS Live Fresh Card immediately if you have activated it via DBS iBanking or DBS/POSB ATMs in Singapore. If you have activated your Card using the mail-in Card Activation slip, your Card will be activated within 5 working days upon the Bank's receipt of the slip.

##### 3. Where can I use my DBS Live Fresh Card?

You may use your DBS Live Fresh Card where Visa and Visa payWave payments are accepted. You may also use your Card as an ATM Card or as an EZ-Link Card for your daily transport and non-travel related payments where EZ-Link payments are accepted.

##### 4. What is Visa payWave?

Visa payWave is a contactless payment method that does not require your signature authorization for payments below S\$100.

##### 5. How do I use Visa payWave for my purchases?

After the cashier presents your bill, simply tap your DBS Live Fresh Card on the contactless reader. No signature is required.

##### 6. Where can I use my DBS Live Fresh Card for Visa payWave transactions?

It can be used at all Visa contactless point-of-sale terminals/readers/systems approved by Visa and its issuing banks.

##### 7. What is EZ-Reload?

EZ-Reload is a service by EZ-Link that allows the EZ-Link purse in your DBS Live Fresh Card to be automatically topped-up whenever the Card is tapped, and the remaining stored value is insufficient for the next transaction.

With each auto top-up, your DBS Live Fresh Card account will be debited with the designated top-up amount of S\$40.

**8. How do I enrol for the EZ-Reload facility?**

Your DBS Live Fresh Card is automatically enrolled into the EZ-Reload facility. Simply activate the facility to enjoy the convenience of hassle-free top-ups.

**9. How do I activate the EZ-Reload facility when I receive my DBS Live Fresh Card?**

You will receive your activation code via SMS from EZ-Link within 10 working days of receiving your DBS Live Fresh Card. You may activate the EZ-Reload facility at any General Ticketing Machine with your Card and the activation code.

**10. How do I change the EZ-Reload top-up amount on my DBS Live Fresh Card?**

If you wish to change the default S\$40 EZ-Reload amount, please refer to the steps below. Please allow up to 4 weeks for the change to be made.

**Step 1:****If your EZ-Reload facility has been activated:**

Proceed to any Transit Link Ticket Office to terminate the default S\$40 EZ-Reload facility.

**If your EZ-Reload facility has not been activated:**

Please visit <http://ezlink.com.sg/ez-reload-auto-top-up/ez-reload-update> to request to terminate the default S\$40 EZ-Reload amount. If you encounter any issues, you may also call EZ-Link at 6496 8300.

**Step 2:**

Please allow at least 7 working days for your account to be updated before reapplying for the EZ-Reload facility with a new EZ-Reload amount. You may do so by logging on to [www.ezlink.com.sg](http://www.ezlink.com.sg).

**Step 3:**

You will receive a new activation code via SMS within 3 working days from successful application.

**11. Is DBS able to block the EZ-Link purse on my DBS Live Fresh Card in case of theft or loss?**

No, DBS only has access to the credit card component.

If EZ-Reload has been activated on your DBS Live Fresh Card, you may call the EZ-Link Hotline to block the EZ-Link purse in your Card. EZ-Link will block the EZ-Link purse on your Card and terminate the EZ-Reload facility within 48 hours. The remaining value of your EZ-Link purse will be refunded back to your credit card account (within 1 month).

If EZ-Reload was not activated on your Card, EZ-Link will not be able to block the card as EZ-Link has no information of the cardholder to block the card and refund its value.

**12. What shall I do if my DBS Live Fresh Card is damaged and I need a refund on the EZ-Link stored value?**

Please contact the Bank to ensure that the credit card function is already terminated, and a replacement Card has been issued to you as the damaged Card will be retained for a refund to be processed. Proceed to any Transit Link Ticket Office for a refund personally with your damaged Card and NRIC/Passport.

If EZ-Reload has been activated on your Card, the remaining value of your EZ-Link purse will be refunded back to your credit card account (within 1 month).

If EZ-Reload was not activated on your Card, an immediate refund in cash can be sought at any Transit Link Ticket Office, for amounts below S\$100.

**13. Can I deactivate the EZ-Reload facility if I do not wish to use it on my DBS Live Fresh Card?**

Yes.

If you have not activated the facility, you can cancel your application online here. If you have already activated the EZ-Reload facility, deactivation can be done at any Transit Link Ticket Office with your DBS Live Fresh Card and NRIC/Passport. Should you wish to re-apply for EZ-Reload, kindly wait for 7 working days for your account to be updated before re-application.

Please note that if you have performed one of the transactions below in the past four days, you will not be able to deactivate the EZ-Reload facility. Please wait for another 7 days for your account to be updated, before you deactivate the facility.

1. Activation of the EZ-Reload facility
2. Auto Top-up
3. Settlement of outstanding amount

After deactivation, the remaining EZ-Link value will remain in the EZ-Link card. However, please remember to manually top-up when the value runs low.

**14. How can I contact EZ-Link if I require any clarification?**

For any enquiries or terms and conditions related to the of the EZ-Link facility, please visit <http://www.ezlink.com.sg> or call EZ-Link Hotline at 6496 8300 (Operating hours: 8am to 6pm daily, except Public Holidays).

**For Replacement & Renewal Cards**

**15. I have activated the EZ-Reload facility before on my previous DBS Live Fresh Card. Why do I have to activate the facility again?**

Each DBS Live Fresh Card has a unique EZ-Link identifier. As such, the EZ-Link and EZ-Reload facilities activated on your previous DBS Live Fresh Card is different from the one on your new Card and cannot be transferred.

**16. How do I activate the EZ-Reload facility when I receive my replaced/renewed DBS Live Fresh Card?**

You will receive your activation code via SMS from EZ-Link within 10 working days of receiving your replaced/renewed DBS Live Fresh Card. You may activate the EZ-Reload facility at any General Ticketing Machine with your Card and the activation code.

**17. What do I do with the remaining EZ-Link value on my previous DBS Live Fresh Card?**

**If EZ-Reload has been activated on your DBS Live Fresh Card:**

<p>If you possess the physical card</p>	<p>Please bring your Card to the Transit Link Ticket Office to file a deferred refund for the balance to be refunded to you in your credit card account (within 1 month). The staff will destroy the Card immediately.</p> <p>Alternatively, bring your Card to the Transit Link Ticket Office to have the facility terminated. And after 6 working days, bring your Card to the Transit Link Ticket Office again to request for an immediate refund, <b>for amounts below S\$100</b>. The staff will destroy the Card immediately.</p>
<p>If you do not possess the physical card</p>	<p>Please call DBS hotline at 1800-111 1111 and our Customer Service Officers will assist you. Please note that your refunds may take up to 6 weeks.</p>

**If EZ-Reload was not activated on your DBS Live Fresh Card:**

<p>If you possess the physical card</p>	<p>Please bring your Card to the Transit Link Ticket Office to have the balance refunded to you, <b>for amounts below S\$100</b>. The staff will destroy the Card immediately.</p>
<p>If you do not possess the physical card</p>	<p>You will not be able to obtain the refund of the remaining balance in your previous DBS Live Fresh Card.</p>