

**DBS Live Fresh Card Promotions****Terms and Conditions****3X DBS Points for Online Retail Purchases**

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the DBS Live Fresh Card Account (“Card Account”) on a per transaction basis, rounded down to the nearest number.
3. 3X DBS Point for every S\$5 charged to the Card Account for online retail purchases shall be awarded when the transaction is posted to the Card Account.
4. DBS Points shall not be awarded for AXS and SAM online/iBanking bill payment transactions.
5. DBS Bank Ltd (the “DBS”) determines an online transaction 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. DBS Rewards Programme Terms and Conditions apply. A copy of which can be found on [http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards\\_programme\\_tnc.pdf](http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf).

**3X DBS Points for Visa payWave Purchases**

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the Card Account on a per transaction basis, rounded down to the nearest number.
3. 1X DBS Point for every S\$5 retail purchase made via Visa payWave in local currency shall be awarded when the transaction is posted to the Card Account.
4. The additional 2X DBS Points for every S\$5 retail purchase made via Visa payWave in local currency in a calendar month shall be awarded by the end of the following calendar month or, if the last day of the following calendar month is not a working day, the next working day following the last day of the following calendar month.
5. The additional 2X DBS Points are only applicable for Visa payWave transactions made in Singapore.
6. DBS Rewards Programme Terms and Conditions apply. A copy of which can be found on [http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards\\_programme\\_tnc.pdf](http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf).

## 5% Cashback Promotion (“Promotion”)

1. This Promotion is valid between 1 April 2016 and 31 December 2016 (“**Promotion Period**”).
2. To qualify for the Promotion, customers (“**Eligible Cardmembers**”) must:
  - (A) **Either**
    - 2.1 open a DBS Live Fresh Card account (“**Card Account**”) during the Promotion Period, and have not cancelled a Card Account within the last 12 months prior to the commence date of this Promotion;
  - (B) **Or**
    - 2.2 be an existing principal DBS Live Fresh cardmember whose Card Account is opened prior to 1 April 2016 and is amongst the first 10,000 cardmembers to enroll into the Promotion via [go.dbs.com/sg-lfcashback](http://go.dbs.com/sg-lfcashback) between 1 April 2016 and 31 December 2016.
3. The Promotion allows an Eligible Cardmember to earn the following cashback (“**Cashback**”) online and/or Visa payWave purchases during the Promotion Period if he/she charges a minimum of S\$700 to his/her Card Account in retail purchases (including online and in-store purchases) in the same calendar month (“**Qualifying Spend**”):
  - 3.1 5% cashback on Online purchases
  - 3.2 5% cashback on Visa payWave purchases

“**Online purchases**” are retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction through Visa/MasterCard Worldwide networks and exclude the following:

- a. payments made via telephone or mail order;
- b. payments to government institutions;
- 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 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 online banking;
- j. payments made via AXS and SAM;
- k. any other transactions determined by DBS from time to time

“**Visa payWave purchases**” refer to transactions made via Visa payWave through a contactless terminal in Singapore.

“**Qualifying Spend**” is based on 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 be included in the calculation of Qualifying Spend.

4. The Cashback earned by each Eligible Cardmember is capped at S\$70 per month and will be credited to the principal cardmember's Card Account within 60 days following the month the Qualifying Spend is charged and posted into the Card Account.
5. DBS shall not be responsible for any failure of delay in posting of sales transactions which may results in any customer being omitted from enjoying the Promotion.
6. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
7. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
8. Eligible Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and 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](http://www.dbs.com/privacy).