

## DBS Live Fresh Card Cashback Programme

### Frequently Asked Questions

#### Up to 5% Cashback – for DBS Live Fresh Cardmembers

**1. When do I start earning cashback on my DBS Live Fresh Card?**

A: Effective 1 December 2017, you start earning 0.3% cashback on all spend and an additional 4.7% cashback on your online and Visa payWave spend made with your DBS Live Fresh Card.

**2. How much cashback do I earn on the online and Visa payWave spend made with my DBS Live Fresh Card?**

A: You earn up to 5% cashback on the online and Visa payWave spend made with your Card based on the breakdown indicated in the answer of Question 1 above.

Simply make a minimum spend of S\$600 on your Card in a calendar month.

**3. Do I still earn cashback on my online and Visa payWave spend if I do not meet the minimum spend of S\$600?**

A: Yes, you will still earn 0.3% cashback on your online and Visa payWave spend.

**4. Is there a cap on the cashback earned for the online and Visa payWave spend made with my DBS Live Fresh Card?**

A: Cashback earned for your online and Visa payWave spend is capped at S\$60 per calendar month. Once you have reached the cap, you will earn 0.3% cashback on the rest of your online and Visa payWave spend made with your Card.

**5. What kind of spend are qualified for the minimum spend of S\$600? And can my Supplementary Cardmember's spend be included?**

A: Retail transactions that are in local and foreign currencies posted to the Card Account at the point of computation of the cashback are qualified as minimum spend. It excludes posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, smart card, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS.

Your Supplementary Cardmember's spend can be included as part of the minimum spend requirement.

**6. What does online transactions refer to?**

A: It refers to retail transaction for goods and services made via the internet and processed by the respective merchants/acquirers as an online transaction through Visa/MasterCard Worldwide networks and charged and posted to your Card Account in a calendar month.

**7. How does DBS determine an online transaction?**

A: We determine 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.

**8. What does Visa payWave transactions refer to?**

A: It refers to transactions made via Visa payWave through a contactless terminal via the Card or mobile wallet (Apple Pay, Samsung Pay and Android Pay) and charged and posted to your Card Account in a calendar month.

**9. What are the transactions that do not qualify for cashback?**

A: Cashback will not be awarded for the following:

- a. payments made via AXS and SAM;
- b. payments to educational institutions;
- c. payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
- d. payments to insurance companies (sales, underwriting and premiums);
- e. payments to financial institutions (including banks and brokerages);
- f. payments to non-profit organizations;
- g. payment or top-up of funds to payment service providers, prepaid accounts and any pre-paid accounts (including EZ-Link, NETS FlashPay and Transit Link);
- h. interest, finance charges, cash withdrawal, Cash Advance, balance transfer, smart card, bill payments via internet banking and all fees charged by DBS.
- i. payments made via telephone or mail order;
- j. payments made via online banking;
- k. payments to hospitals, professional service providers and payment for parking lots;
- l. utility bill payments;
- m. payments made to CardUp and iPaymy;
- n. transactions related to betting (including casino levy payment, lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks);
- o. any other transactions determined by DBS from time to time.

**10. What if there is a reversed retail transaction on my Card account?**

A: Any Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.

**11. Are PayPal transactions eligible for cashback?**

A: Yes, if the PayPal transaction does not belong to the list of ineligible transactions indicated in the answer of Question 9 above in this section.

**12. When will I receive my cashback?**

A: Your cashback will be credited to your Card Account (that is in good standing) on the 30th calendar day following the last day of the calendar month the eligible spend is charged and posted into your Card Account.

**0.3% Cashback – for DBS Live Fresh Student Cardmembers**

**1. When do I start earning cashback on my DBS Live Fresh Student Card?**

A: Effective 1 December 2017, you start earning 0.3% cashback on all spend made with your DBS Live Fresh Student Card.

**2. Do I earn up to 5% cashback?**

A: Unfortunately, DBS Live Fresh Student Cardmembers are only eligible to earn 0.3% cashback on all spend made with your Card.

**3. Is there minimum spend required to earn 0.3% cashback?**

A: No, there is no minimum spend required to earn 0.3% cashback on the spend made with your Card.

**4. Is there a cap on the 0.3% cashback earned?**

A: No, there is no cap on the 0.3% cashback earned on the spend made with your Card.

**5. What are the transactions that do not qualify for cashback?**

- A: Cashback will not be awarded for the following:
- payments made via AXS and SAM;
  - payments to educational institutions;
  - payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
  - payments to insurance companies (sales, underwriting and premiums);
  - payments to financial institutions (including banks and brokerages);
  - payments to non-profit organizations;
  - payment or top-up of funds to payment service providers, prepaid accounts and any pre-paid accounts (including EZ-Link, NETS FlashPay and Transit Link);
  - interest, finance charges, cash withdrawal, Cash Advance, balance transfer, smart card, bill payments via internet banking and all fees charged by DBS.
  - payments made via telephone or mail order;
  - payments made via online banking;
  - payments to hospitals, professional service providers and payment for parking lots;
  - utility bill payments;
  - payments made to CardUp and iPaymy;
  - transactions related to betting (including casino levy payment, lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks);
  - any other transactions determined by DBS from time to time.

**6. What if there is a reversed retail transaction on my Card account?**

- A: Any Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.

**7. Are PayPal transactions eligible for cashback?**

- A: Yes, if the PayPal transaction does not belong to the list of ineligible transactions indicated in the answer of Question 5 above in this section.

**8. When will I receive my cashback?**

- A: Your cashback will be credited to your Card Account (that is in good standing) on the 15th calendar day following the last day of the calendar month the eligible spend is charged and posted into your Card Account.

**DBS Points – for all DBS Live Fresh and DBS Live Fresh Student Cardmembers**

**1. Will I still earn DBS Points for spend charged to my Card from 1 December 2017?**

- A: No, all spend made on your Card will cease earning DBS points from 1 December 2017.

**2. What will happen to my unredeemed DBS Points after 1 December 2017?**

- A: You may continue to redeem your balance DBS Points until they expire.

**3. If I made a purchase before 1 December 2017 and the transaction is posted into my Card account on / after 1 December 2017, will DBS Points be awarded for that transaction?**

- A: No, any transaction posted by the merchant on / after 1 December 2017 will not be awarded with DBS Points. Instead, you will earn cashback on such transactions subject to the Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme.