

## DBS Live Fresh Card Cashback Programme

### Frequently Asked Questions

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

**1. How do I earn up to 5% cashback with my DBS Live Fresh Card?**

You earn up to 5% cashback on online and Visa contactless spend made with your Card when you make a minimum spend of S\$600 in a calendar month.

**2. Do I still earn cashback if I do not meet the minimum spend of S\$600?**

Yes, you will still earn 0.3% cashback on all other spend.

**3. Is there a cap on the cashback earned with my DBS Live Fresh Card?**

The maximum amount of cashback that each eligible cardmember can earn is S\$60 per calendar month. The total cashback earned will be capped at S\$20 on eligible Online spend, S\$20 on eligible Visa contactless spend and S\$20 on all other spend.

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

Retail transactions that are in local and foreign currencies charged to the Card Account (i.e. transaction date) in a calendar month and posted to the Card Account (i.e. posting date) 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, 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.

**5. What does online purchases refer to?**

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, charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback.

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

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.

**7. What does Visa contactless purchases refer to?**

It refers to transactions made via Visa contactless through a contactless terminal via the Card or mobile wallet (Apple Pay, Samsung Pay and Google Pay), charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the Cashback.

**8. What is the difference between transaction date and posting date?**

Transaction date refers to the date when a purchase is made. Posting date refers to the date when the transaction is received by the card issuer, DBS Bank. As merchants may make a settlement a few days after the transaction has been made, posting date may be a few days later than the transaction date. As such, DBS Bank has no control over when merchant records the transaction.

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

The 0.3% cashback on all spend will not be awarded for the following:

- i. payments made via AXS, SAM and eNETS;
- ii. payments to educational institutions;
- iii. payments to financial institutions (including banks, online trading platforms and brokerages);
- iv. 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);
- v. payments to insurance companies (sales, underwriting and premiums);
- vi. payments to non-profit organisations;
- vii. any top-ups or payment of funds to payment service providers, prepaid accounts and any pre-paid accounts (e.g. EZ-Link, NETS FlashPay, Singtel Dash);
- viii. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- ix. any transactions related to crypto currencies;
- x. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS); and
- xi. any other transactions determined by DBS from time to time.

The additional cashback on Online and Visa contactless spend will not be awarded for the following:

- i. payments/transactions mentioned in Clause 9;
- ii. payments made to CardUp, iPaymy, Mileslife and SmoovPay;
- iii. payments to hospitals;
- iv. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys);
- v. payments made via online banking;
- vi. payments made via telephone or mail order;
- vii. payments to utility bill companies; and
- viii. any other transactions determined by DBS from time to time.

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

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?**

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?**

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

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

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

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

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

The 0.3% cashback on all spend will not be awarded for the following:

- i. payments made via AXS, SAM and eNETS;
- ii. payments to educational institutions;
- iii. payments to financial institutions (including banks, online trading platforms and brokerages);
- iv. 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);
- v. payments to insurance companies (sales, underwriting and premiums);
- vi. payments to non-profit organisations;
- vii. any top-ups or payment of funds to payment service providers, prepaid accounts and any pre-paid accounts (e.g. EZ-Link, NETS FlashPay, Singtel Dash);
- viii. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- ix. any transactions related to crypto currencies;
- x. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS); and
- xi. any other transactions determined by DBS from time to time.

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

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

#### **5. Are PayPal transactions eligible for cashback?**

Yes, if the PayPal transaction does not belong to the list of ineligible transactions indicated in the answer of Question 3 above in this section.

#### **6. When will I receive my cashback?**

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.