

**Terms and Conditions**

**Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme (“Cashback Programme”)**

1. The Cashback Programme allows the DBS Live Fresh Cardmembers (“**Cardmembers**”) to earn the following cashback (“**Cashback**”):

Cashback	Monthly Cap on Cashback
<ul style="list-style-type: none"> <li>• 5% cashback on Online and Visa contactless spend</li> <li>• 0.3% cashback on all other spend</li> </ul>	<ul style="list-style-type: none"> <li>• S\$20 on eligible Online spend;</li> <li>• S\$20 on eligible Visa contactless spend; and</li> <li>• S\$20 on all other spend</li> </ul>

2. To qualify for the Cashback awarded on Online and Visa contactless spend (“**Eligible Spend**”) in a calendar month, Cardmembers must charge a minimum of S\$600 to his/her DBS Live Fresh Card Account (“**Card Account**”) in retail purchases (including online and in-store purchases) in the same calendar month (“**Qualifying Spend**”).

Subject to these Terms and Conditions, Cardmembers will earn 0.3% Cashback on all Online and Visa contactless transactions if the Qualifying Spend is not met.

3. DBS Live Fresh Student Cardmembers (“**Student Cardmembers**”) are only eligible for the 0.3% Cashback on all spend for transactions charged and posted to his/her DBS Live Fresh Student Card Account (“**Card Account**”). The maximum amount of cashback earned on all other spend is capped at S\$20 per Card Account per calendar month.
4. **Qualifying Spend** refers to retail transactions 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. It includes retail transactions and recurring bill payments that are in local and foreign currencies, but excludes posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“**MP3**”) 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.

Supplementary Card spend can be included in the calculation of Qualifying Spend.

5. **All spend** refers to retail transactions that are in local and foreign currencies 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. **Eligible spend** refers to online retail transactions (“**Online Spend**”) and retail transactions made via Visa contactless (“**Visa contactless Spend**”) that is 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.

7. **Online spend** 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.
8. **Visa contactless spend** 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.
9. 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.
10. 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.

11. Cashback set out in Clause 1 will be credited to the Principal Cardmember's Card Account (that is of good standing) by the 30th calendar day following the last day of the calendar month the Eligible Spend is charged and posted into the Card Account.
12. Cashback is computed based on 2 decimal places per transaction without rounding up.
13. DBS shall not be responsible for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of Cashback Programme.
14. Any Cashback awarded by DBS in respect of reversed retail transactions will be deducted from the Card Account accordingly.
15. Cashback awarded will be reflected in the monthly Card Account Statement. The Cashback will automatically be applied to pay part of the billed amount for that month.
16. We reserve the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any Cashback awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
17. DBS' decision on all matters relating to the Cashback Programme shall be final. No correspondence or claims will be entertained.
18. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card and DBS Live Fresh Student Card, these Terms and Conditions shall prevail.
19. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any notice or liability to any party.
20. All Cardmembers and Student 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).