

TERMS AND CONDITIONS GOVERNING SAFRA DBS CREDIT CARD CASH REBATE PROGRAMME

1. A SAFRA DBS Credit Cardmember ("**Cardmember**") may earn the following cash rebate ("**Cash Rebate**") on transactions if he/she charges a minimum of S\$500 to his/her SAFRA DBS Credit Card ("**Card**") in retail purchases in the same calendar month ("**Qualifying Spend**"):

- (a) 3% cash rebate on Local MasterCard® contactless Transaction ("**Local MasterCard Contactless Transactions**");
- (b) 3% cash rebate for Online Transactions ("**Online Transactions**"); and
- (c) 0.3% cash rebate on all other transactions excluding Contactless Transactions and Online Transactions with their Card ("**All Other Retail Transactions**").

"**Local MasterCard Contactless Transactions**" refer to retail transactions made via MasterCard Contactless through a contactless payment terminal in Singapore and exclude Magnetic Secure Transmission (MST) technologies transactions made with Samsung Pay.

"**Online Transactions**" refer to retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction through MasterCard Worldwide networks and exclude payments made via telephone, mail order or online banking.

"**All Other Retail Transactions**" refer to retail transactions which are not MasterCard Contactless Transactions and Online Transactions.

SAFRA\$ Cash Rebate shall not be awarded for the following:

- a. Payments to educational institutions;
- b. Payment 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);
- c. Payment to insurance companies (sales, underwriting, and premiums);
- d. Payment to non-profit organisations;
- e. Payments to financial institutions (including banks and brokerages);
- f. Utility bill payments;
- g. Payments to hospitals and professional service providers;
- h. Payments made via AXS and SAM, bill payment transactions and eNets transactions;
- i. Any top-ups or payment of funds to any payment service providers, prepaid cards and any prepaid accounts;
- j. Any other transaction effected via any medium or channel, electronic or otherwise, which transaction, medium or channel DBS Bank may in its sole and absolute discretion choose to disallow.

2. Cash Rebate under this cash rebate programme is issued in the form of SAFRA\$ and it is rounded up to the nearest 2 decimal places. Cash Rebate is capped at a maximum of SAFRA\$50 per Card account per calendar month. The Cash Rebate will be credited within 30 days of the following calendar month of which the transaction was made.

3. "**Qualifying Spend**" is calculated based on posted local and foreign retail sales, posted recurring bill payment and excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments, payment of funds to any payment service providers, prepaid cards and any prepaid accounts, payments to educational institutions, payments to government institutions and services, payments to insurance companies and fees charged by DBS Bank Ltd ("**DBS**"). Supplementary card spend can be included in the calculation of Qualifying Spend.

4. SAFRA\$ earned will expire 12 calendar months from the date it was earned. All expired SAFRA\$ will be forfeited.

5. In the event that a Cardmember's Card account is terminated or suspended for any reason, the said Cardmember will be disqualified from participating in the cash rebate programme and any SAFRA\$ accumulated shall be automatically forfeited or cancelled.

6. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the Cash Rebate.

7. DBS' decision on all matters relating to the Cash Rebate is final. No correspondence or claims will be entertained.

8. DBS may vary these terms and conditions or suspend or terminate the Cash Rebate programme by providing Cardmembers 30 days' notice via any mode of communication at DBS' discretion before any variation, suspension or termination takes effect.

9. 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 Cash Rebates, 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.