

Terms and Conditions Governing DBS NUSSU Debit Card 3% Cashback on Local Mastercard® Contactless Spend (“Promotion”)

1. The 3% cashback (“**Cashback**”) is awarded on the DBS NUSSU Debit Card (“**Qualifying Card**”).
2. Cashback is awarded on local Mastercard contactless transactions up to S\$200 with the Qualifying Card (“**Contactless Spend**”).
3. To successfully enjoy Cashback on Contactless Spend, cardmember must meet all of the following criteria:
 - i. Make the Contactless Spend with the Qualifying Card using Apple Pay, Google Pay or Samsung Pay;
 - ii. Spend a minimum of S\$400 Mastercard spend with the Qualifying Card in the same calendar month; and
 - iii. Keep cash withdrawals to S\$400 and below across all DBS/POSB Cards and local DBS/POSB ATMs and branches in the same calendar month.
4. Cash withdrawals refer to withdrawals from current/savings accounts, as well as Cashline accounts. Over the counter branch withdrawals with or without DBS/POSB Card will be considered as cash withdrawal, however cashiers order and fund transfers at branch will not be considered as cash withdrawal. For avoidance of doubt, cash withdrawal from joint account at branches (with or without card) will be considered as cash withdrawal for both joint account holders. Withdrawals from POSB Cash-Points are not considered.
5. Minimum spend and Cashback are calculated based on retail transactions charged to the Qualifying Card in a calendar month and posted to the Qualifying Card at the point of computation of the Cashback.
6. Cashback is subject to a cap of S\$20 per cardmember per month across all DBS Debit Cards that are awarding 3% cashback on local contactless spend when cash withdrawal is kept within S\$400 monthly (DBS NUSSU Debit Cards, DBS Visa Debit Cards, DBS SUTD Visa Debit Cards, DBS Treasures Visa Debit Cards, DBS Treasures Private Client Visa Debit Cards and/or DBS Private Bank Visa Debit Cards).
7. Cashback earned for the calendar month's transactions (e.g. March) will be credited within two calendar months (e.g. May). Where a cardmember has more than one of the cards mentioned in Clause 6, the Cashback will be credited back to the card in priority of the highest Contactless Spend.
8. Cashback is not valid for refunded Contactless Spend, online transactions, signature-based transactions, EZ-Link Card/NETS FlashPay Card/EZ-Pay transactions (e.g. Top-ups of EZ-Link/NETS FlashPay Cards/prepaid cards/apps with the Qualifying Cards), PIN-based transactions (e.g. NETS/ATM/AXS), NETSPay transactions (e.g. NETS QR/NETS Contactless), foreign currency transactions, casino levy and bill payments.
9. DBS shall not be responsible for any failure or delay in posting of transactions which may result in any cardmembers being omitted from enjoying the Promotion.
10. The Qualifying Card and/or primary Current or Savings Account must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.

11. DBS reserves the right to claw-back the Cashback without prior notice if it reasonably determines that the cardmember is not eligible for the Cashback, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
14. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.
15. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement Terms and Conditions apply. For a copy of the DBS Debit Card Agreement Terms and Conditions and DBS Cards Promotion Terms & Conditions, please visit www.dbs.com.sg/tc.

