



Terms and Conditions Governing DBS Treasures Visa Debit Card, DBS Treasures Private Client Visa Debit Card and DBS Private Bank Visa Debit Card 5% Cashback on local Visa Contactless Spend

1. The 5% Cashback (“Cashback”) is awarded on the following cards (collectively “Qualifying Cards”)
 - i) DBS Visa Debit Card
 - ii) DBS SUTD Visa Debit Card
 - iii) DBS Treasures Visa Debit Card
 - iv) DBS Treasures Private Client Visa Debit Card
 - v) DBS Private Bank Visa Debit Card

2. Cashback is awarded on local Visa contactless transactions up to S\$200 provisioned with the Qualifying Cards (collectively “Contactless Spend”). This is effective from 1 March 2018.
 - i) Local Visa Contactless transactions include in-store payments made by Apple Pay, Google Pay and Samsung Pay.

3. To successfully enjoy Cashback on local Visa Contactless Spend transactions, customer must meet all of the following criteria:
 - i) Spend a minimum of S\$400 Visa spend on his/her DBS Treasures Visa Debit Card/DBS Treasures Private Client Visa Debit Card/DBS Private Bank Visa Debit Card in the month. Whichever is applicable.
 - ii) Keep cash withdrawals to S\$400 and below across all DBS/POSB Cards, including qualifying cards, at local DBS/POSB ATMs and branches in the month.

Cash withdrawals are referring to withdrawals from current/savings account. 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.

4. Customer who successfully fulfils the conditions in paragraph 2, are eligible to receive the Cashback for their local Visa Contactless Spend transactions on the applicable Qualifying Card's transaction date.
5. The Cashback is subject to a cap of S\$50 per customer per month regardless of the number of Qualifying Cards held by the customer. Cashback is calculated based on Singapore dollar denominated transaction amount on transaction date. Cashback earned for the calendar month's transactions (e.g. January) will be credited by the end of the following calendar month (e.g. February) to your Qualifying Card and reflected in your monthly Debit Card/bank account statement (e.g. March). Where a customer has more than one Qualifying Card, the Cashback will be credited back to the Qualifying Cards in priority of the card with the highest Contactless Spend.
6. Cashback is not valid for online, refunded Contactless Spend, signature, EZ-Link Card/NETS FlashPay Card/EZ-Pay transactions (e.g. Top-ups of EZ-Link/Nets FlashPay Cards/prepaid cards/apps with qualifying card), PIN-based transactions (e.g. NETS/ATM/AXS), NETSPay transactions (e.g. NETS QR/NETS Contactless), foreign currency transactions, Casino levy and bill payments, unless otherwise stated.
7. The Qualifying Card and/or primary Current or Savings Account ('Linked CASA 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.
8. DBS reserves the right to claw-back the cashback amount without prior notice if it reasonably determines that the customer 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.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
10. Participants 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.

11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

12. 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

For enquiries, call +6563272265