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Frequently Asked Questions

DBS Treasures Visa Debit Card/DBS Treasures Private Client Visa Debit Card/DBS Private Bank Visa Debit Card – 3% Cashback Campaign

1. How can I be eligible for this cashback?

To be eligible, customer must spend a minimum of S\$400 across any of his/her Qualifying Cards per month and keep 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. Branch withdrawals with or without DBS/POSB Card will 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.

2. What are the qualifying cards?

Qualifying cards are any of the below:

- i) DBS Visa Debit Card
- ii) DBS Treasures Visa Debit Card
- iii) DBS Treasures Private Client Visa Debit Card
- iv) DBS Private Bank Visa Debit Card
- v) DBS SUTD Visa Debit Card
- vi) DBS NUSSU Mastercard Debit Card

3. What type of transactions eligible towards the S\$400 minimum spend criteria?

Only Visa/Mastercard spend on the Qualifying Cards will count towards the S\$400 minimum spend criteria.

4. What type of transactions are considered a contactless transaction to be eligible for cashback?

All local Visa Contactless transactions (up to S\$200 per transaction) with the applicable qualifying card are considered contactless spend and are eligible for this cashback. This includes in-store local spend made on Apple Pay, Samsung Pay and Google Pay that is provisioned with the applicable qualifying card.

5. What type of transactions are NOT eligible for cashback?

Cashback is not valid for the following:

- i) payments made via AXS, SAM and eNETS;
- ii) payments made to CardUp, iPaymy, Mileslife and SmoovPay;
- iii) payments to educational institutions;
- iv) payments to financial institutions (including banks, online trading platforms and brokerages);
- v) 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);



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- vi) payments to hospitals, professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys) and payment for parking lots;
- vii) payments to insurance companies (sales, underwriting and premiums);
- viii) payments to non-profit organizations;
- ix) payments made via online banking;
- x) payments made via telephone or mail order;
- xi) payment or top-up of funds to payment service providers, prepaid accounts and any prepaid accounts (e.g. EZ-Link, NETS FlashPay, Transit Link, Singtel Dash);
- xii) interest, finance charges, cash withdrawal, Cash Advance, balance transfer, bill payments via internet banking and all fees charged by DBS;
- xiii) utility bill payments;
- xiv) transactions related to betting (including casino levy payment, lottery tickets, casino gaming chips, offtrack betting, and wagers at race tracks);
- xv) transactions related to crypto currencies; and
- xvi) any other transactions determined by DBS from time to time.

6. If I have more than one Qualifying Card, will all cards be included in the campaign? Will I be entitled to cashback on all cards?

Yes, all cards will be entitled to cashback if the eligibility criteria are met. However, the 3% cashback is capped at S\$20 per customer in a month, regardless the number of Qualifying Cards. The cashback is credited back in order of priority to the card that has highest qualifying spend first.

7. Is cash withdrawal via Cash-Point considered as cash withdrawal?

No. Only withdrawals at DBS/POSB ATMs and branches locally are considered.

8. Are cashier's orders considered as a cash withdrawal?

No. Cashier's orders are not considered as a cash withdrawal.

9. Where are the Cash-Points outlets?

You may withdraw your cash with any purchase from the following brands; Giant / Cold Storage / Market Place / Jasons / 7-Eleven / SingPost / Guardian Health & Beauty / Sheng Siong / buzz

10. Is there a cap on the 3% Cashback?

The 3% Cashback for your local Visa Contactless Spend is capped at S\$20 per customer per month.

Terms and Conditions Governing DBS Treasures Visa Debit Card, DBS Treasures Private Client Visa Debit Card and DBS Private Bank Visa Debit Card 3% Cashback on local Visa Contactless Spend apply. Visit the DBS Treasures, DBS Treasures Private Client or DBS Private Bank website for full terms and conditions.