

Terms and Conditions for the DBS SAFRA Debit Card Acquisition Offer (“Promotion”)

1. The promotion is valid till **31 Dec 2022** (“**Promotion Period**”).
2. Eligible Cardmembers (“**New Cardmember**”) are defined as customers who are currently not holding on to any DBS SAFRA Credit or Debit Card and have not cancelled any DBS SAFRA Credit or Debit Card within the last 12 months.
3. Eligible Cardmembers shall enjoy 10% Cashback (“**Cashback**”) in the form of SAFRA\$ on Online food delivery and Local transport (“**Eligible Spend**”) during the Promotion Period when they meet all the following requirements during Promotion Period.
 - a. apply online for a new DBS SAFRA Debit Card (“**Eligible Card**”) during the Promotion Period;
 - b. has the Eligible Card approved by 14 Jan 2023;
 - c. has charge a minimum spend of S\$500 per month within first two months (“**Qualifying Spend**”) to the Eligible Card from card approval date.
4. Cashback on **Online food delivery spend** is applicable to SGD spend at establishments classified under Visa Merchant Category Code 5812, 5813, 5814, online transactions. WhyQ transactions will also be included into this spend category.
5. Cashback on **Local transport spend** refers to ride hailing merchants that includes Gojek, Grab, Ryde, TADA and Lyft. For taxis, all taxi merchants with card acceptance will also be included. Transit refers to local public buses and trains where fares are directly debited from the Qualifying Cards.
6. Cashback is subject to a cap of S\$20 in the form of SAFRA\$ per Eligible Cardmember for this Promotion. This is in addition to the cashback cap from the DBS SAFRA Debit Card proposition.

Spend Criteria	Spend a minimum of S\$500 per month within first two months (“ Qualifying Spend ”) to the Eligible Card from card approval date.
Qualifying Period	Limited to the first 2 months from Card approval date, inclusive of the month of Card approval. Eg. If card approval date is 15 June 2022, Qualifying Period will be 15 Jun – 14 Jul 22 and 15 Jul – 14 Aug 22
Gift	10% Cashback (“ Cashback ”) in the form of SAFRA\$ on Online food delivery and Local transport (“ Eligible Spend ”) capped at S\$20.

7. Cashback is calculated on Eligible Spend based on Singapore dollar denominated transaction amount on transaction date. Cashback earned will be credited within 90 days from card approval date. Cancelled, disputed, refunded, reversed, unauthorised or fraudulent purchase transactions will not be eligible for Cashback.
8. Qualifying spend exclude the following transactions:
 - a. payments made via AXS (except Pay+Earn), SAM and eNETS;
 - b. payments to educational institutions;
 - c. payments to financial institutions (e.g. banks, online trading platforms and brokerages);
 - d. payments to government institutions and services (e.g. 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);
 - e. payments to hospitals;
 - f. payments to insurance companies (e.g. sales, underwriting and premiums);
 - g. payments to non-profit organisations;
 - h. 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;
 - i. payments to utility bill companies;
 - j. payments made via telephone or mail order;
 - k. any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards (e.g. CardUp, EZ-Link, iPaymy, NETS FlashPay, Razor Pay, ShopeePay, Singtel Dash, GrabPay and SmoovPay);
 - l. transactions related to betting (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers at racetracks);
 - m. any transactions related to crypto currencies; and
 - n. any other transactions determined by DBS from time to time.
 - o. Any transaction with transaction description "AMAZE**"
9. The main business activity of a merchant and any transaction performed at these merchants are classified under MCC assigned by Mastercard and determined by the merchant and the merchant's acquiring bank. The main business activity of a merchant and the assigned MCC is not determined by DBS. If any transaction is not classified under the relevant MCCs, such card transaction will not be considered as Eligible Spend for Cashback.
10. 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.

11. DBS reserves the right to claw-back the Cashback amount without prior notice, at its discretion charging the full retail value of the Cashback amount, if it subsequently determines that the customer is in fact not eligible to receive 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. 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.
14. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers' eligibility in the Promotion.
15. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings No correspondence or claims will be entertained.
16. 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.