



Terms and Conditions Governing DBS Visa Debit Card 5% Cashback Program

1. Get 5% Cashback (“Cashback”) on all local Visa payWave transactions up to S\$200 with the DBS Visa Debit Card (“Qualifying Card”) when you pay , through the Qualifying Card, Apple Pay, Samsung Pay or Android Pay, provisioned with the Qualifying Card (collectively “Contactless Spend”). This is effective from 1 August 2016.
2. To successfully enjoy Cashback on Contactless Spend transactions, customer must keep withdrawals to three times or less and up to S\$400 across all DBS/POSB Cards as well as local DBS/POSB ATMs and branches in the same 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.
3. Customer who successfully fulfils the conditions in paragraph 2, are eligible to receive the Cashback for their Contactless Spend transactions on the Qualifying Card transaction date.

Example 1: you have made S\$200 worth of Contactless Spend transactions in August with Qualifying Card and made 2 ATM cash withdrawal totalling S\$300 with any DBS/POSB card(s) including Qualifying Card, you are eligible for S\$10 Cashback which will be credited to your Qualifying Card by September.

Example 2: you have made S\$300 worth of Contactless Spend transactions in August and made 2 ATM cash withdrawals with any DBS/POSB card(s) including Qualifying Card and 2 branch withdrawals (with or without card on any of your current/savings accounts), you are not eligible for any Cashback.

Example 3: you have made S\$200 worth of Contactless Spend transactions in August with Qualifying Card and made 2 ATM cash withdrawal with any DBS/POSB card(s) including Qualifying Card totalling S\$500, you are not eligible for S\$10 Cashback.

4. 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.
5. Cashback is not valid for Magnetic Secure Transmission technologies transactions made with Samsung Pay, online, refunded Contactless Spend, signature, EZ-Link Card/NETS FlashPay Card/EZ-Pay transactions (eg. Top-ups of EZ-Link/Nets FlashPay Cards with qualifying card) and PIN-based transactions (e.g. NETS, ATM, AXS, etc), foreign currency transactions and bill payments. Magnetic Secure Transmission transactions are excluded as it sends a magnetic signal from your device to the payment terminal's card reader to emulate swiping a physical card and is not considered a local Visa payWave transaction.
6. 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.
7. 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.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
9. 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.

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

11. 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

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