

Terms and Conditions Governing DBS Visa Debit Card 5% Cashback on foreign currency spend campaign

1. The 5% Cashback (“Cashback”) is awarded on all foreign currency Visa spend (“Qualifying Spend”) made with the DBS Visa Debit Card (“Qualifying Card”).
2. Campaign is valid from 5 June 2018 to 31 August 2018.
3. To successfully enjoy Cashback on Qualifying Spend transactions, customer must be amongst the first 5,000 to register for the campaign via the DBS Lifestyle Application and spend a minimum of S\$500 in foreign currency spend in the calendar month.
4. Customers who successfully fulfil the conditions in paragraph 3, are eligible to receive Cashback for their Qualifying Spend transactions on their Qualifying Card’s transaction date.
5. The Cashback is subject to a cap of S\$30 per customer per month across all the 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. June) will be credited by the end of the following calendar month (e.g. July) to your Qualifying Card and reflected in your monthly Debit Card/bank account statement (e.g. August). 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 Qualifying Spend.
6. Cashback is not valid for refunded 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), 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.



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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