

TERMS AND CONDITIONS GOVERNING SAFRA DBS CREDIT CARD CASH REBATE PROGRAMME

1. A SAFRA DBS Credit Cardmember ("**Cardmember**") may earn the following cash rebate ("**Cash Rebate**") on transactions if he/she charges a minimum of S\$500 to his/her SAFRA DBS Credit Card ("**Card**") in retail purchases in the same calendar month ("**Qualifying Spend**"):

- (a) 3% cash rebate on Local MasterCard® contactless Transaction ("**Local MasterCard Contactless Transactions**");
- (b) 3% cash rebate for Online Transactions ("**Online Transactions**"); and
- (c) 0.3% cash rebate on all other transactions excluding Contactless Transactions and Online Transactions with their Card ("**All Other Retail Transactions**").

"Local MasterCard Contactless Transactions" refer to retail transactions made via MasterCard Contactless through a contactless payment terminal in Singapore and exclude Magnetic Secure Transmission (MST) technologies transactions made with Samsung Pay.

"Online Transactions" refer to retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction through MasterCard Worldwide networks and exclude payments made via telephone, mail order or online banking.

"All Other Retail Transactions" refer to retail transactions which are not MasterCard Contactless Transactions and Online Transactions.

Cash Rebate shall not be awarded for the following:

- a. Payments to educational institutions;
- b. 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);
- c. Payments to insurance companies (sales, underwriting, and premiums);
- d. Payments to non-profit organisations;
- e. Payments to financial institutions (including banks, online trading platforms and brokerages);
- f. Payments to CardUp, iPaymy, Mileslife and SmoovPay;
- g. Payments to utility bill companies;
- h. Payments to hospitals and professional service providers;
- i. Bill payments and all transactions via AXS, SAM, eNETS;
- j. Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting, and wagers);
- k. Any top-ups or payment of funds to any payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay and Singtel Dash);
- l. Any transactions related to crypto currencies and;
- m. Any other transaction effected via any medium or channel, electronic or otherwise, which DBS Bank may in its sole and absolute discretion choose to disallow from time to time

2. Cash Rebate is issued in the form of SAFRA\$ and rounded up to the nearest 2 decimal places. Cash Rebate is capped at a maximum of SAFRA\$50 per Card account per calendar month. The Cash Rebate earned in a calendar month will be credited by the end of the following calendar month.

Illustration of how you can earn rebates with the SAFRA DBS Credit Card

Merchant	Spend Amount	Transaction Date	Spend Category	Rebate	SAFRA\$ earned
McDelivery Order	S\$40	2 Aug	Online	3%	S\$1.20
Groceries at Cold Storage	S\$60	5 Aug	Contactless	3%	S\$1.80
Top-up GrabPay credits	S\$100	10 Aug	Non-eligible spend	-	-
AirAsia.com air ticket	S\$300	11 Aug	Online	3%	S\$9.00
Bus/train rides	S\$30	15 Aug	Contactless	3%	S\$0.90
Payment via AXS m-Station	S\$150	20 Aug	Non-eligible spend	-	-
Furniture purchase at IKEA	S\$500	30 Aug	Retail	0.3%	S\$1.50
Total Spend for August					S\$1,180
Total SAFRA\$ to be credited by 30 September					S\$14.40

3. **“Qualifying Spend”** refers to retail transactions charged to the Card Account in a calendar month and posted into the Card Account at the point of computation of the Cash Rebate. It includes posted local and foreign retail sales via MasterCard, and excludes NETS, interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments and fees charged by DBS Bank Ltd (**“DBS”**).

4. SAFRA\$ earned will expire 12 calendar months from the date it was earned. All expired SAFRA\$ will be forfeited. Eg. SAFRA\$ credited into the Card Account on 16 March 2019 will be available for redemption till 31 March 2020.

5. In the event that a Cardmember’s Card account is terminated or suspended for any reason, the said Cardmember will be disqualified from participating in the cash rebate programme and any SAFRA\$ accumulated shall be automatically forfeited or cancelled.

6. DBS shall not be responsible for any failure or delay in posting of sales transactions which may results in any customer being omitted from enjoying the Cash Rebate.

7. DBS’ decision on all matters relating to the Cash Rebate is final. No correspondence or claims will be entertained.

8. DBS may vary these terms and conditions or suspend or terminate the Cash Rebate programme by providing Cardmembers 30 days’ notice via any mode of communication at DBS’ discretion before any variation, suspension or termination takes effect.

9. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Cash Rebates, and 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.