**Visa payWave**

1. **What is Visa payWave?**

   Visa payWave is a contactless payment method for purchases of S$200 and below at all Visa contactless point-of-sale readers. Simply hold your DBS Treasures Visa Debit Card on the contactless reader to pay for your purchases.

2. **Will I need to activate Visa payWave when I receive the Card?**

   a) For Cards instantly issued from the branch, you can start using Visa payWave for your purchases immediately.
   b) For Cards received via mail, you will need to activate your Card using iBanking or at an ATM before you can start using Visa payWave for your purchases.

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**NETS FlashPay**

1. **What is NETS FlashPay?**

   NETS FlashPay allows you to use your DBS Treasures Visa Debit Card for:

   a) Transport payments in Singapore, including MRT/ LRT, buses, taxis and ERP charges
   b) Contactless payments at outlets with the NETS FlashPay acceptance marks.


2. **Can I start using the NETS FlashPay once I receive my DBS Treasure Visa Debit Card?**

   You can start using the NETS FlashPay by topping up the Card at any of the following locations:

   a) DBS/POSB ATMs
   b) MRT Stations: TransitLink Ticket Offices, Add Value Machines, General Ticketing Machines, Top Up Machines, SMRT/SBST Passenger Service Centres.


3. **How much can I top up to my NETS FlashPay?**

   You can choose to top up the NETS FlashPay from a minimum of S$10 to a maximum amount of S$500.
4. How can I obtain a refund for the value in my NETS FlashPay?

<table>
<thead>
<tr>
<th>For Debit Cards that are:</th>
<th>Is the amount in my NETS FlashPay refundable?</th>
<th>Where to get the refund?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expired</td>
<td>Yes</td>
<td>• Local Bank ATMs (DBS/POSB/OCBC/UOB);</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• iNETS Kiosks</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• TransitLink Ticket Offices</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• NETS Customer Service Centre</td>
</tr>
<tr>
<td>Cancelled due to e.g. account closure</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Damaged*</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Lost/Stolen</td>
<td>No</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

* It is only applicable if the value in the NETS FlashPay is readable.

Note: The NETS FlashPay is valid for use for 5 years from the date of issue, and has the same expiry date as your DBS Treasures Visa Debit Card. The NETS FlashPay is valid for full refund for 6 years from the date of issue. The refund of the stored value, if any, of the NETS FlashPay is subject to the prevailing NETS Terms and Conditions Governing the Use of NETS FlashPay at www.nets.com.sg/cards/flashpay-card.

5. Where can I ask for assistance if I encounter problems using NETS FlashPay?

You can call NETS Sales & Customer Service at 6274 1212 for assistance. The hotline operating hours are:

9.00am – 7.00pm (Monday - Saturday)
10.00am – 7.00pm (Sunday & Public Holidays)

Please refer to www.nets.com.sg/cards/flashpay-card for the latest information on NETS FlashPay.