

DBS Business Advance Debit Card Spend Campaign

Promotion Terms and Conditions:

1. The 5% cash rebate ("**Cash Rebate**") is awarded to selected customers who successfully charge a minimum of S\$1,500 per month ("**Qualifying Spend**") to their DBS Business Advance Debit Card ("**Qualifying Card**").
2. Cash Rebate is capped at S\$75 per card per month.
3. Promotion is valid from 1 December 2022 to 28 February 2023 ("**Promotion Period**").
4. Promotion is only valid to eligible customers who have received email communications sent by DBS.
5. Customers who during the Promotion Period successfully fulfil the conditions in paragraph 1, are eligible to receive the Cash Rebate for their Qualifying Spend transactions posted to their Qualifying Card
6. Cash Rebate earned during the Promotion Period will be credited within 60 calendar days after the Promotion Period to your Qualifying Card and reflected in your monthly account statement.
7. The following transactions are not considered Qualifying Spend and will also not be awarded Cash Rebate:
 - Payments and all transactions made via AXS, SAM, NETS, eNETS and internet banking;
 - Payments made via telephone or mail order;
 - Payments to educational institutions;
 - Payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - 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);
 - Payments to insurance companies (including but not limited to sales, underwriting and premiums);
 - Payment made to selected Bill Payment Service Providers (e.g. Cardup, SGeBiz, FavePay, iPaymy and SmoovPay);
 - Payments to non-profit organisations;
 - Donations;
 - Top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits/vouchers (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash);
 - Betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - Transactions related to crypto currencies;
 - Any transactions with transaction description "AMAZE*";

- Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash withdrawals, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
 - any transactions subsequently cancelled, voided, refunded, or reversed for any reason; and
 - any other transactions determined by DBS from time to time.
8. 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 Cash Rebate. 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 Cash Rebate is credited into the said account, DBS reserves the right not to credit the Cash Rebate.
 9. DBS reserves the right to claw-back the Cash Rebate amount without prior notice if it reasonably determines that the customer is not eligible for the Cash Rebate, including where the Cash Rebate was awarded due to an error or the transaction is cancelled.
 10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
 11. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Cardmembers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Cardmembers 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.
 12. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

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