

Terms and Conditions Governing Commercial Card up to 5% Rebate Travel and Entertainment Spend Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. The 1% rebate (“**Rebate**”) is in the form of Takashimaya Vouchers and is awarded on spend (“**Qualifying Travel and Entertainment Spend**”) made with the DBS World Business Card, DBS Platinum Business Card, or DBS Business Advance Card (“**Qualifying Card**”) during the Promotion Period capped at S\$30 per company.
2. The additional 4% rebate (“**Additional Rebate**”) is in the form of Takashimaya Vouchers and is awarded upon successful conversion of at least 1 Qualifying Travel and Entertainment Spend into My Preferred Payment Plan (“**MP3**”) during the Promotion Period capped at S\$120 per company.
3. Promotion is valid from 1 October 2022 to 31 January 2023 (“**Promotion Period**”).
4. Qualifying Period is valid from 1 October 2022 to 31 January 2023 (“**Qualifying Period**”).
5. Takashimaya Vouchers will be sent via registered mail to the registered company address as per the bank’s record 60 days after the campaign ends.
6. Qualifying Travel and Entertainment Spend will be based on the Merchant Category Code (“**MCC Table**”) as listed in the appendix below.
7. Consolidated Qualifying spend among each company charge **minimum spend of S\$3000** during the Qualifying period on any of the Qualifying Card/s during the Qualifying Period will be eligible for reward.
8. To qualify for **additional 4% Rebate** for Platinum Business Card & DBS World Business cardholder must convert at least one transaction of **minimum S\$3,000 per transaction** and complete payment for the processing fee for My Preferred Payment Plan (“**MP3**”) instalment of 12, 18 or 24 months respectively.

Illustration of Campaign Rewards:

Total 5% Rebate	1% Rebate <i>Spend S\$4,000 on Air Tickets</i>	Additional 4% Rebate <i>Apply for 24 months 0% interest free My Preferred Payment Plan instalment plan for the S\$4000 Air Tickets (in a single transaction)</i>
Total Reward: S\$150 Takashimaya Vouchers	Reward: Capped S\$30 Takashimaya Vouchers	Reward: Capped S\$120 Takashimaya Vouchers

9. Cardmember’s 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.
10. DBS reserves the right to claw-back the Cash Rebate amount and/or cash vouchers without prior notice if it reasonably determines that the customer is not eligible for the Cash Rebate or cash vouchers, including where the Cash Rebate/ Vouchers was awarded due to an error, the transaction is cancelled

or the transaction is not a foreign currency retail spend.

11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
12. 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.
13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

Qualifying MCC Codes

MCC	Descriptions	Categories
3000 - 3299	Various Airlines MCC Codes	Airlines
3501 - 3599	Various Hotels MCC Codes	Hotels / Lodging
3602 - 3828	Various Hotels MCC Codes	Hotels / Lodging
4411	Steamship And Cruise Lines	Hotel/Lodgings
4722	Travel Agencies And Tour Operators	Tour Agencies
4723	Travel Agencies	Tour Agencies
5462	Bakeries	Food & Beverage Stores
5811	Caterers	Bars & Restaurants
5812	Eating Places And Restaurants	Bars & Restaurants
5813	Drinking Places (Alcoholic Beverages)-Bars, Tavern	Bars & Restaurants
5921	Package Shops-Beer, Wine, And Spirits	Food & Beverage Stores
7011	Lodging-Hotels, Motels, Resorts, Central Reservati	Hotel/Lodgings
7832	Cinemas	Entertainment & Recreational
7941	Commercial Sports, Professional Sports Clubs, Spor	Entertainment & Recreational
7991	Tourist Attractions And Exhibits	Entertainment & Recreational
7992	Public Golf Courses	Entertainment & Recreational
7997	Membership Clubs (Sports, Recreation, Athletic),	Entertainment & Recreational