

## **Terms and Conditions – DBS Medical Practice Start-Up Bundle & DBS Medical Practice Growth Bundle**

These Terms and Conditions ("T&Cs") apply to the "Medical Practice Business Solutions Package," which includes the **DBS Medical Practice Start-Up Bundle** and **DBS Medical Practice Growth Bundle**, offered by DBS Bank Ltd. ("the Bank").

### **Eligibility for the Promotion**

1. To be eligible for either bundle, your company must meet the following criteria:
  - a) Registered and incorporated in Singapore.
  - b) At least 30% local shareholding (Singaporeans or Permanent Residents).
  - c) Annual sales turnover (at group level) not exceeding S\$100 million.
  - d) Principal activity/activities registered with ACRA within industry group classifications of "Medical and Dental Practice Activities" and/or "Other Health Services".
2. To participate in the Promotion, customers must successfully sign up for all products within their chosen bundle:
  - a) **DBS Medical Practice Start-Up Bundle:** Requires taking up a SME Working Capital Loan, a Business Multi-Currency Account, a Business Advance+ Debit Card, and DBS Max Terminal.
  - b) **DBS Medical Practice Growth Bundle:** Requires taking up either a Property Loan AND/OR an Equipment Loan, a Business Multi-Currency Account, a Commercial Credit Card, and a DBS Max Terminal.
  - c) Register your interest for either bundle through the Interest Form and successfully sign up for the selected bundle to enjoy the campaign rewards.

### **Business Multi-Currency Account Rewards**

#### **3. Eligibility for Rewards**

To qualify for the Cash Reward, an SME must either be a new DBS customer ("Qualifying New Customer") successfully opening their first DBS Business Multi-Currency Account ("Account") or an existing DBS business account holder ("Qualifying Existing Customer"). Rewards are capped at one per qualifying Account.

#### **4. Cash Reward Details**

- a) **For Qualifying New Customers or Qualifying Existing Customers (DBS Medical Practice Start-Up Bundle):** Eligible for a one-time cash reward ("Cash Reward A") of S\$300 if a daily incremental average account balance of at least S\$100,000 (or equivalent) is maintained in the Account for at least 180 consecutive days from the date of SME Working Capital Loan disbursement.
- b) **For Qualifying New Customers or Qualifying Existing Customers (DBS Medical Practice Growth Bundle):** Eligible for a one-time cash reward ("Cash Reward B") of S\$500 if a daily incremental average account balance of at least S\$200,000 (or equivalent) is maintained in the Account for at least 180 consecutive days from the date of Property Loan or Equipment Loan disbursement (whichever is earlier).

The relevant Cash Reward will be credited to the Qualifying Customer's Account within the first 9 months from disbursement date. If the Account is closed before the Cash Reward is credited, the reward will be forfeited.

### **Business Advance+ Debit Card (BAC+) Rewards**

5. BAC+ Rewards is limited to DBS Commercial Cardholders of the DBS Business Advance+ Card (“Qualifying Card”) that are issued from 1 January 2026 to 31 December 2026 as part of the DBS Medical Practice Start-Up Bundle.
6. Cashback is awarded on Qualifying Spend made on the Qualifying Card during the first 3 months of card issuance (“Spending Period”).
  - a) Cashback is awarded to cardholders who meet the minimum spend of S\$1,000 per month.
  - b) Cashback is capped per month per card for cardholders of the DBS Business Advance+ Card based on the following conditions:

Qualifying Criteria	Cashback
DBS Business Advance+ Cardholders	Receive 6% cashback (capped at S\$60/month) with a minimum spend of S\$1,000 per month. Total cashback capped at S\$180 during Spending Period.
DBS Medical Practice Start-Up Bundle	Receive an additional 2% cashback (capped at S\$90 during Spending Period) on qualifying medical spends under the Qualified Merchant Category Codes (“Qualified MCC”) as listed in Appendix A.

7. Cashback earned will be credited to the company’s Qualifying Card or Primary Account (for debit cards) within 180 calendar days after the Spending Period and reflected in the next monthly account statement.

### **General Terms and Conditions**

8. The Bank reserves the right to substitute or replace any Cashback / Cash Reward, etc. with another award or incentive of similar value without giving prior notice.
9. The Bank may vary the terms and conditions or discontinue this Promotion at any time without any notice or liability to any party.
10. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to this Promotion and the Rewards, these terms and conditions shall prevail.
11. The Bank’s decision on all matters relating to this Promotion (including the Rewards) shall be final. No correspondence or claims will be entertained.
12. By completing and submitting the Interest Form to participate in this Promotion, each Customer:
  - a) confirms that it is lawfully providing its data and the information submitted in the Signup Form or any information as may be requested by the Bank from time to time in relation to the Promotion (including any Personal Data), for the Bank to collect, use, disclose, process and store for the purposes of: (i) promoting, conducting and administering the Promotion, including any communications relating to the Promotion, whether to the Customer or otherwise; (ii) providing digital solutions, products or services to that Customer, whether in connection with this Promotion, the Rewards or its business account with the Bank; (iii) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations (“DBS Group”); and (iv) complying with any requirement, as DBS Group

reasonably deems necessary, under any law or of any court, government authority or regulator;  
and

- b) undertakes, represents, and warrants to the Bank that in relation to any Personal Data that the Customer is disclosing to the Bank, the Customer has notified such individual of the purposes for which the Bank may use his/her Personal Data and has obtained such individual's consent for the collecting, processing, use and disclosure of his/her Personal Data by the Bank in accordance with the terms and conditions of the Promotion. For the purposes of this Clause, "Personal Data" means personal data as defined in the Personal Data Protection Act 2012 of the Republic of Singapore and its amendments from time to time.

13. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.

Appendix A – Qualified Merchant Category Codes

<b>MCC</b>	<b>Description</b>	<b>Merchant Category</b>
5122	DRUGS/DRUGGISTS SUNDRIES	DRUG STORES & PHARMACIES
5912	DRUG STORES & PHARMACIES	DRUG STORES & PHARMACIES
742	VETERINARY SERVICES	HEALTH CARE
4119	AMBULANCE SERVICE	HEALTH CARE
5047	DENTAL/LAB/MED EQUIPMENT	HEALTH CARE
5975	HEARING AID/SALES/SERVICE	HEALTH CARE
5976	ORTHOPEDIC GOODS	HEALTH CARE
7277	COUNSELING SERVICE - ALL	HEALTH CARE
8011	DOCTORS & PHYSICIANS	HEALTH CARE
8021	DENTISTS/ORTHODONTISTS	HEALTH CARE
8031	OSTEOPATHS	HEALTH CARE
8041	CHIROPRACTORS	HEALTH CARE
8042	OPTOMETRISTS/OPHTHALMOLOGISTS	HEALTH CARE
8043	OPTICIANS	HEALTH CARE
8044	OPTICAL GOODS & GLASSES	HEALTH CARE
8049	PODIATRISTS/CHIROPODISTS	HEALTH CARE
8050	NURSING/PERSONAL CARE FAC	HEALTH CARE
8062	HOSPITALS	HEALTH CARE
8071	MEDICAL/DENTAL LABS	HEALTH CARE
8082	HOME HEALTH CARE SERVICE	HEALTH CARE
8099	MED/HEALTH SERVICES - DEF	HEALTH CARE

Unless otherwise stated, the following transactions are not considered Qualifying Spend and will also not be awarded cashback:

- i. Payments made via telephone or mail order;
- ii. Payments to educational institutions;
- iii. Payments to insurance companies (sales, underwriting, and premiums);
- iv. Payments to financial institutions (including banks, online trading platforms and brokerages);
- v. 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);
- vi. Payments to hospitals and professional service providers;
- vii. Payments to non-profit organisations;
- viii. Payments to iPaymy, Mileslife and SmoovPay;
- ix. Payments made via AXS, AXS BizPAY, SAM and eNETS;
- x. Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- xi. Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ- Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash);
- xii. Any transactions related to crypto currencies;
- xiii. Any transaction with transaction description "AMAZE\*\*"
- xiv. NETS purchases;
- xv. Funds transfer;
- xvi. Cash withdrawals;
- xvii. Fees charged by DBS and;
- xviii. 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.

## Terms and Conditions Governing DBS Commercial Credit Card Activation Promotion (“Promotion”)

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

1. Promotion is valid from 1 January 2026 to 31 December 2026 (“Promotion Period”).
2. Promotion is limited to DBS Commercial Credit Cardholders (“Cardholders”) of the DBS World Business Card and DBS Platinum Business Card (“Qualifying Card”) that are issued within the promotion period.
3. 8% cashback (“Cashback”) is awarded on spend (“Qualifying Spend”) made on a Qualifying Card during the first 3 months of card issuance (“Spending Period”).
  - a. Cashback is awarded to cardholders who meet the minimum spend of S\$1000 per month.
  - b. Cashback is capped at S\$240 per card for cardholders of the DBS World Business Card and DBS Platinum Business Card.

Qualifying Card	Cashback
DBS World Business Card or DBS Platinum Business Card	Receive 8% cashback with a minimum spend of S\$1000 per month. Valid for first 3 months from card issuance. Total cashback capped at \$240.

### Scenario1: World Business / Platinum Business Cardholder

Month from issuance	Qualifying spend	Cashback
First month	S\$1,000	S\$80
Second month	S\$800	-
Third month	S\$1,200	S\$80
<b>Total</b>		<b>S\$160 (capped at S\$240)</b>

### Scenario2: World Business / Platinum Business Cardholder

Month from issuance	Qualifying spend	Cashback
First month	S\$1,000	S\$80
Second month	S\$1,400	S\$80
Third month	S\$1,200	S\$80
<b>Total</b>		<b>S\$240 (capped at S\$240)</b>

4. Cashback earned will be credited to the company's Qualifying Card within 90 calendar days after the Spending Period and reflected in the next monthly account statement.

Example

<b>Date of issuance</b>	<b>Spending Period</b>	<b>Cashback credited by</b>
1 March	First month: 1 Mar – 31 Mar	End of August (Reflected in September statement)
	Second month: 1 Apr – 30 Apr	
	Third month: 1 May – 31 May	
2 April	First month: 2 Apr – 1 May	End of September (Reflected in October statement)
	Second month: 2 May – 1 Jun	
	Third month: 2 Jun – 1 Jul	

5. Unless otherwise stated, the following transactions are not considered Qualifying Spend and will also not be awarded cashback:
- i. Payments made via telephone or mail order;
  - ii. Payments to educational institutions;
  - iii. Payments to insurance companies (sales, underwriting, and premiums);
  - iv. Payments to financial institutions (including banks, online trading platforms and brokerages);
  - v. 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);
  - vi. Payments to hospitals and professional service providers;
  - vii. Payments to non-profit organisations;
  - viii. Payments to iPaymy, Mileslife and SmoovPay;
  - ix. Payments made via AXS, AXS BizPAY, SAM and eNETS;
  - x. Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
  - xi. Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ- Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash);
  - xii. Any transactions related to crypto currencies;
  - xiii. Any transaction with transaction description "AMAZE\*\*"
  - xiv. NETS purchases;
  - xv. Funds transfer;
  - xvi. Cash withdrawals;
  - xvii. Fees charged by DBS and;
  - xviii. 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.
6. 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.
7. Promotion is only applicable to Qualifying Cards that have not been cancelled or reapplied for 6 months prior to commencement of the Promotion Period or 6 months following the end of the Promotion Period.

8. 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, 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](http://www.dbs.com/privacy).
11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.