

## Terms and Conditions Governing DBS Commercial Debit 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 Cardholders (“Cardholders”) of the DBS Business Advance+ Card (“Qualifying Card”) that are issued within the Promotion Period.
3. 6% 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\$1,000 per month.
  - b. Cashback is capped at S\$60 per month per card for cardholders of the DBS Business Advance+ Card. The total cashback across the Promotion Period is capped at S\$180 per card.

Qualifying Card	Cashback
DBS Business Advance+ Card	Receive 6% cashback (capped at S\$60/month) with a minimum spend of S\$1,000 per month. Total cashback capped at S\$180.

### Scenario 1

Month from issuance	Qualifying spend	Cashback
First month	S\$1,000	S\$60
Second month	S\$700	-
Third month	S\$1,500	S\$60
<b>Total</b>		<b>S\$120 (capped at S\$180)</b>

### Scenario 2

Month from issuance	Qualifying spend	Cashback
First month	S\$1,000	S\$60
Second month	S\$1,200	S\$60
Third month	S\$1,500	S\$60
<b>Total</b>		<b>S\$180 (capped at S\$180)</b>

4. Cashback earned will be credited to the company’s Qualifying Card or Primary Account (for debit cards) within 90 calendar days after the Spending Period and reflected in the next monthly account statement.

Example

Date of issuance	Spending Period	Cashback credited by
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. By participating in this Promotion, each participant confirms that it is lawfully providing its data for DBS Bank to use and disclose for the purposes of: (i) providing products or services to that participant, whether in connection with this Promotion or its loan application; (ii) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations ("DBS Group"); and (iii) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator.
7. Promotion is solely offered and sponsored by DBS. All queries relating to the Promotion should be directed to DBS.
8. The Qualifying Card and/or primary Current or Savings Account ('Linked CASA Account') must be in 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 Cashback. If the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
9. 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.
10. DBS reserves the right to substitute or replace the Cashback amount with any other gift or voucher of similar value without giving prior notice.
11. DBS reserves the right to claw-back the Cashback amount without prior notice if it reasonably determines that the customer is not eligible for the Cash Rebate, including where the Cashback was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
13. Participants consent under the Personal Data Protection Act 2012 of Singapore 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).
14. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
15. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.