

Terms and Conditions Governing DBS World Business Card 10% Sign Up Promotion ("Promotion")

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

- 1. Promotion is valid from 1 Aug 2025 to 31 Oct 2025 ("Promotion Period").
- 2. During the promotion period, DBS World Business Card is excluded from other promotion including the SG60 activation promotion.
- 3. Promotion is limited to DBS World Business Cardholders ("Cardholders") on the newly sign up company's card ("Qualifying Card") that are issued within the promotion period.
- 4. 10% cashback ("Cashback") is awarded on spend ("Qualifying Spend") made on a Qualifying Card during the 60 days of card issuance ("Spending Period").
 - a. Cashback is awarded to cardholders who meet the minimum spend of S\$3000.
 - b. Cashback is capped at \$\$400 per card for cardholders of the DBS World Business Card.

Qualifying Card	Cashback
DBS World Business Card	Receive 10% cashback with a minimum spend of S\$3000 first month. Total cashback capped at \$400.

- 5. Cashback earned will be credited to the company's Qualifying Card within 180 calendar days after the Spending Period and reflected in the next monthly card statement
- 6. 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.
- 7. 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.
- 8. 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.
- 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, the transaction is cancelled or the transaction is not a retail spend.
- 10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
- 11. 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.
- 12. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.