

## DBS Commercial Card Activation Promotion

### Terms and Conditions:

1. The 5% cash rebate (“Cash Rebate”) is awarded on spend (“Qualifying Spend”) made with the DBS World Business Card, DBS Platinum Business Card or DBS Business Advance Debit Card (“Qualifying Card”) during the first 3 months of card issuance (“Spending Period”).
2. Promotion is valid from 1 January 2023 to 30 June 2023 (“Promotion Period”).
3. To successfully enjoy Cash Rebate on Qualifying Spend transactions, customer must spend the below minimum per month using their Qualifying Card during the Spending Period.
  - DBS Commercial Debit Card holders: S\$1,000
  - DBS Commercial Credit Card holders: S\$2,000
4. Customers who successfully fulfil the conditions in paragraph 3, are eligible to receive the Cash Rebate for their Qualifying Spend transactions posted to their Qualifying Card for each month during the Spending Period.
5. The Cash Rebate is subject to the following cap per card per month during the Spending Period.
  - DBS Commercial Debit Card holders: Capped at S\$50
  - DBS Commercial Credit Card holders: Capped at S\$100

Cash Rebate will be credited within 90 calendar days of each month during the Spending Period to your Qualifying Card.

6. The following transactions are not considered Qualifying Spend and will also not be awarded Cash Rebate:
  - i. Payments made via telephone or mail order;
  - ii. Payments to financial institutions (including banks and brokerages);
  - iii. Donations;
  - iv. Payment of funds to prepaid accounts including but not limited to EZ link, Telco topup and merchants who are categorized as “payment service providers”;
  - v. Payments to schools, hospitals, professional service providers and payment for parking lot
  - vi. Payments made via AXS, AXS BizPAY and SAM
  - vii. Online/iBanking bill payment transactions, EZ- Reload (Auto Top-Up) transactions and eNets transactions;
  - viii. Instalment Payment Plan (IPP) purchases and purchases on My Preferred Payment Plan (MP3)
  - ix. Fees/charges arising from IPP or MP3
  - x. NETS purchases;
  - xi. Funds transfer and Cash withdrawals;
  - xii. Fees charged by DBS;
  - xiii. Payment made to selected Bill Payment Service Providers (e.g. Cardup, SGeBiz, Nium)

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. 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.