



Commercial Debit Cards

Terms and Conditions Governing DBS Commercial Debit Card AI Advantage Promotion 2026 ("AI Advantage Promotion")

By using your Qualifying Card (as defined below) during the Promotion Period (as defined below), you agree to be bound by these Terms and Conditions.

1. The AI Advantage Promotion is valid from 1st September 2026 to 31st December 2026 ("**Promotion Period**").
2. "**Qualifying Card**" refers to DBS Commercial Debit Cardholders of DBS Business Advance Card and DBS Business Advance+ Card only.
3. The AI Advantage Promotion is limited to:
 - a. New DBS Commercial Cardholders ("Cardholders") with at least one Qualifying Card issued within the Promotion Period; or
 - b. Existing DBS Commercial Cardholders ("Cardholders") holding at least one Qualifying Card before 1st September 2026 and who have received the promotional marketing email.

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4. The **top 500 Qualified Company** (or such other upper limit as the Bank may determine in its sole and absolute discretion) every month based on their highest Incremental Spend made on Qualifying Transactions (as defined below) above the Minimum Spend during the Promotion Period across all Qualifying Cards may receive 5% cashback ("**Cashback**"). Cashback is awarded based on the following:
 - a. "**Qualifying Transactions**" refers to purchases in local and/or foreign currencies indicated in Appendix A except for those excluded in Clause 10 of these Terms and Conditions during the Promotion Period. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardholders being ineligible for the AI Advantage Promotion.
 - b. "**Minimum Spend**" refers to the minimum spend amount of S\$250 per month on Qualifying Transactions indicated in Appendix A.
 - c. "**Incremental Spend**" refers to the spend amount on Qualifying Transactions above the Minimum Spend.
 - d. A "**Qualified Company**" must achieve the Minimum Spend on Qualifying Transactions during the Promotion Period to be eligible for any Cashback.
 - e. All Qualifying Transactions above the Minimum Spend will be awarded with a 5% Cashback. The maximum Cashback amount that can be awarded for each Qualified Company is capped at S\$15 per month and the total cashback across the Promotion Period is capped at S\$45.
 - f. The total spend amount charged across all Qualifying Cards held by each Qualified Company will be combined to determine Cashback eligibility.
 - g. Qualifying Transactions that are eligible for or have received any cashback or benefit under another promotion, campaign, programme or offer will not be eligible for this AI Advantage Promotion.
5. The total Cashback rewards available under this AI Advantage Promotion are capped under a Promotion Cashback Cap (as defined below) as determined by DBS. Once the Promotion Cap is reached, DBS reserves the right to end the Promotion immediately without prior notice, and no further Cashback will be awarded.



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- a. **“Promotion Cashback Cap”** refers to the maximum Cashback amount that can be awarded for the Promotion. This amount is determined and specified by DBS in its sole discretion.
6. Promotion is solely offered and sponsored by DBS. All queries relating to the Promotion should be directed to DBS.
7. The AI Advantage Promotion is only applicable to companies with Qualifying Cards that have not been cancelled or reapplied for 6 months (1 February 2026) prior to commencement of the Promotion Period or 6 months (1 May 2027) following the end of the Promotion Period. If a Qualified Company has at least one Qualifying Card that has been cancelled or reapplied within these specified periods (i.e. 1 February 2026 - 1 May 2027), the Qualified Company will be deemed ineligible for the AI Advantage Promotion and will not receive any Cashback.
8. Cashback earned will be credited to the Qualified Company's Qualifying Card with the highest spend within 180 calendar days after the Promotion Period and reflected in the next monthly account statement.
9. The Terms and Conditions applicable to the AI Advantage Promotion for any Qualified Company shall be the Terms and Conditions which were sent to the Qualified Company by DBS in the promotional email addressed to such Qualified Company.
10. Unless otherwise stated, Cashback will not be awarded for Transactions under the following:
 - a. Payments made via telephone or mail order;
 - b. Payments to educational institutions;
 - c. Payments to insurance companies (sales, underwriting, and premiums);
 - d. Payments to financial institutions (including banks, online trading platforms and brokerages);
 - e. 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);
 - f. Payments to hospitals and professional service providers;
 - g. Payments to non-profit organisations;
 - h. Payments to iPaymy, Mileslife and SmoovPay;
 - i. Payments made via AXS, AXS BizPAY, SAM and eNETS;
 - j. Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - k. 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);
 - l. Any transactions related to crypto currencies;
 - m. Any transaction with transaction description “AMAZE*”
 - n. NETS purchases;
 - o. Funds transfer;
 - p. Cash withdrawals;
 - q. Fees charged by DBS and;
 - r. 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.



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General Terms & Conditions

1. 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.
2. For non-Singapore dollar Qualifying Transactions charged to a Qualifying Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Transactions for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
3. Any Qualified Company's 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.
4. DBS reserves the right to substitute or replace the Cashback amount with any other gift or voucher of similar value without giving prior notice.
5. DBS reserves the right to claw back any Cashback amount and/or cash vouchers that have been disbursed, or to withhold or adjust any Cashback amount and/or cash vouchers that have not yet been disbursed, without prior notice, if it reasonably determines that the customer is not eligible for the Cashback or cash vouchers, including where the Cashback or cash vouchers were awarded due to an error or the transaction is cancelled.
6. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party. This includes, but is not limited to, the right to withhold payment or change the amount of any un-disbursed Cashback or cash vouchers.
7. 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.
8. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.



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Appendix A

For the purposes of this AI Advantage Promotion, only transactions charged to the Qualifying Card during the Promotion Period with the merchants listed below under the Electronic and Computer Services MCC Category with MCC codes 4816, 5045, 5734 & 7372 will constitute Qualifying Transactions.

S/N	Merchant Name
1	Anthropic Claude
2	OpenAI / ChatGPT
4	Perplexity
5	KlingAI.com
7	Rest.ai Merchant
8	HeyGen Technology
9	Midjourney
10	Genspark.ai
11	Otter.ai
12	Vast.ai
13	Grammarly
14	Mistral AI (Online)
15	Notion
16	Freepik.app
17	Runway ML
18	Suno
19	Synthesia Limited
20	Cognition Labs (Devin)
21	QuillBot
22	Grok XAI
23	Cursor
24	Replit, Inc
25	Elevenlabs
26	Manus AI
27	Gamma
28	Descript
29	Hugging Face
30	Codeium/Windsurf
31	Deepseek
32	Elicit
33	Udio
34	Ideogram AI
35	Vercel

MCC	MCC Description
4816	Computer Network / Information Services
5045	Computers and Computer Peripheral Equipment and Software and Supplies
5734	Computer Software Shops
7372	Computer Programming, Data Processing, and Integrated Systems Design Services