



Commercial Cards

Terms and Conditions Governing DBS Digipay Promotion ("Promotion")

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

1. Promotion is valid from 25th February 2025 to 31st May 2025 ("**Promotion Period**").
2. Promotion is limited to DBS Commercial Cardholders of the DBS World Business Card, DBS Platinum Business Card, DBS Business Advance Card and DBS Business Advance+ Card ("**Qualifying Card**").
3. Cashback ("**Cashback**") is awarded to the Top 100 Companies with the highest incremental spend ("**Incremental Spend**") made on qualifying transactions ("**Qualifying Transactions**") across all Qualifying Cards. Cashback is awarded based on the following ranking:

Ranking	Cashback
Top 20 (1 st – 20 th)	S\$300 each
Next 30 (21 st – 50 th)	S\$200 each
Next 50 (51 st – 100 th)	S\$150 each

- a. Each company is only entitled to receive one cashback reward.
 - b. "**Incremental Spend**" refers to the increase in spending amount charged to a Qualifying Card between the Promotion Period and the 3 months prior to the Promotion Period and it must amount to S\$100 and above to be eligible.
 - c. "**Qualifying Transactions**" refers to purchases in local and foreign currencies made to Qualifying Merchant Category Codes ("**MCC**") listed in Appendix A 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 promotion.
4. Promotion is solely offered and sponsored by DBS. The merchants listed as examples in Appendix A have no agreement or affiliation with, and have not authorised or endorsed, DBS in relation to this Promotion. All queries relating to the Promotion should be directed to DBS.
 5. Promotion is only applicable to 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.
 6. Cashback earned will be credited to the company's Qualifying Card with the highest incremental spend within 90 calendar days after the Promotion Period and reflected in the next monthly account statement.
 7. 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);



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- 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.

General Terms & Conditions

1. 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.
2. Companies' 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. 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 Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
3. DBS reserves the right to claw-back the Cashback amount and/or cash vouchers without prior notice if it reasonably determines that the customer is not eligible for the Cashback or cash vouchers, including where the Cashback/ Vouchers was awarded due to an error, the transaction is cancelled or the transaction is not a foreign currency retail spend.
4. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
5. 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.
6. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

Appendix A

Category	MCC	MCC description	Merchant example
Digital marketing	7311	Advertising Services	Apple Search Ads, Facebook Ads, Google Ads, TikTok Ads
Web Services	5734	Computer Software Shops	OpenAI, Quickbooks, Shopify, Slack, Xero
	5045	Computers and Computer Peripheral Equipment and Software	Microsoft Web Services, Active Campaign, SignNow
	7372	Computer Programming, Data Processing, and Integrated System Design Services	Google Web Services, Hubspot, Notion, Segment, Zoho
	5817	Digital Goods: Applications (Excludes Games)	Adobe, Mailchimp
	4816	Computer Network/Information Services	Go Daddy, Intercom
Logistics & Delivery	4111	Local and Suburban Commuter Passenger Transportation	EZ-Link Motoring, SimplyGo
	4214	Motor Freight Carriers and Haulage-Local and Long Distance	DHL, Fedex, Lalamove, Ninja Van, UPS
	4215	Courier Services-Air and Ground, and Freight Forwarder	
Telecommunication	4814	Telecommunication Services	GOMO, M1, Simba, SingTel, Starhub,
Insurance	6300	Insurance Sales, Underwriting, and Premiums	AIA, Chubb, Manulife, NTUC Income, Prudential
Utilities	4900	Utilities - Electric, Gas, Water, Sanitary	Geneco, Sembcorp Power, Keppel Electric
Transport	4121	Taxicabs and Chauffeur-Driven Limousines	Comfort/City Cab, Gojek, Grab, Transcab
	7512	Car Rental Agency	BlueSg