

Terms and Conditions for the DBS Visa Debit Card Acquisition Offer (“Promotion”)

1. The promotion is valid till **20 August 2023** (“Promotion Period”).
2. Eligible Cardmembers (“**New Cardmember**”) are defined as customers who are currently not holding on to any DBS Visa Debit Card and have not cancelled any DBS Visa Debit Card within the last 6 months.
3. Eligible Cardmembers shall enjoy up to 10% Cashback (“**Cashback**”) on Online food delivery and Local transport (“**Eligible Spend**”) during the Promotion Period when they meet all the following requirements during Promotion Period.
 - a. apply online for a new DBS Visa Debit Card (“**Eligible Card**”) during the Promotion Period;
 - b. has the Eligible Card approved by DBS during the Promotion Period;
 - c. has charge a minimum spend of S\$500 per calendar month (“**Qualifying Spend**”) to the Eligible Card from card approval date; and
 - d. keep cash withdrawals to S\$400 and below in the same month.
4. Cashback on **Online food delivery spend** is applicable to SGD spend at establishments classified under Visa Merchant Category Code 5812, 5813, 5814, online transactions. WhyQ transactions will also be included into this spend category.
5. Cashback on **Local transport spend** refers to ride hailing merchants that includes; Gojek, Grab, Ryde, TADA and Lyft. For taxis, all taxi merchants with card acceptance will also be included. Transit refers to local public buses and trains where fares are directly debited from the Qualifying Cards.
6. Cashback is subject to a cap of S\$20 per Eligible Cardmember for this Promotion. This is in addition to the cashback cap from the DBS Visa Debit Card proposition. For illustration purposes, please refer to below scenarios.

Scenario 1: Customer applies for a DBS Visa Debit Card in January 2023

- Charged the minimum qualifying amount of S\$500 to DBS Visa Debit card,
- Cash withdrawal is kept at S\$400 and below, and;
- Spend was made from 1 to 31 January 2023.

Qualifying Spend category & Cashback	Spend Amount	Cashback earned from Card proposition (up to 4%)	Cashback earned from Promotion (7%)	Total Cashback earned (10%). Cashback is capped at S\$20.
Online food delivery	S\$80.00	S\$3.20	S\$5.60	S\$8.80
Local transport	S\$120.00	S\$3.60	S\$8.40	S\$12.00
Total		S\$6.80	S\$14.00	S\$20.80

Total Cashback that customer will receive, which is the maximum cashback, is S\$20.

Scenario 2: Customer applies for a DBS Visa Debit Card in mid-January 2023

- Charged the minimum qualifying amount of S\$500 to DBS Visa Debit card,
- Cash withdrawal is kept at S\$400 and below, and;
- Spend made from 15 to 31 January 2023.

Qualifying Spend category	Spend Amount	Cashback earned from Card proposition (up to 4%)	Cashback earned from Promotion (7%)	Total Cashback earned (10%). Cashback is capped at S\$20.
Online food delivery	S\$20.00	S\$0.90	S\$1.40	S\$2.20
Local transport	S\$30.00	S\$1.20	S\$2.10	S\$3.00
Total		S\$1.70	S\$3.50	S\$5.20

Total Cashback that customer will receive, is S\$5.20.

- Cashback is calculated on Eligible Spend based on Singapore dollar denominated transaction amount on transaction date. Cashback earned will be credited within 90 days from card approval date. Cancelled, disputed, refunded, reversed, unauthorised or fraudulent purchase transactions will not be eligible for Cashback.
- Qualifying spend exclude the following transactions:
 - posted 0% Interest Instalment Payment Plan monthly transactions,
 - posted My Preferred Payment Plan monthly transactions,
 - interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - payments to educational institutions;
 - payments to financial institutions (including banks, online trading platforms and brokerages);
 - 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);
 - payments to hospitals;
 - payments to insurance companies (sales, underwriting and premiums);
 - payments to non-profit organisations;
 - payments to utility bill companies;
 - payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services advertising services, funeral service and legal services and attorneys);
 - any top-ups or payment of funds to payment service providers, prepaid accounts and any prepaid accounts (e.g. EZ-Link, GrabPay, NETS FlashPay, Transit Link, Singtel Dash, AMAZE*);
 - any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - any transactions related to crypto currencies; and
 - any other transactions determined by DBS from time to time.
- The main business activity of a merchant and any transaction performed at these merchants are classified under MCC assigned by Visa and determined by the merchant and the merchant's acquiring bank. The main business activity of a merchant and the assigned MCC is not determined by DBS. If any transaction is not classified under the relevant MCCs, such card transaction will not be considered as Eligible Spend for Cashback.

10. 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 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.
11. DBS reserves the right to claw-back the Cashback amount without prior notice, at its discretion charging the full retail value of the Cashback amount, if it subsequently determines that the customer is in fact not eligible to receive the Cashback, 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. Please refer to <http://dbs.com.sg/visadebit> for latest details at all time.
13. 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.
14. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers' eligibility in the Promotion.
15. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings No correspondence or claims will be entertained.
16. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement Terms and Conditions apply. For a copy of the DBS Debit Card Agreement Terms and Conditions and DBS Cards Promotion Terms & Conditions, please visit www.dbs.com.sg/tc.