

DBS Live Fresh Card – Extra 3.25% Cashback on Selected Overseas Spend Promotion (“Promotion”) Frequently Asked Questions (FAQs)

1. What is this Promotion about?

You will enjoy an extra 3.25% cashback awarded on your in-store spend charged in selected Asia currencies with your DBS Live Fresh Card. This Promotion will run from 1 April to 30 June 2025 (“Promotion Period”).

2. How can I earn the extra 3.25% cashback on my Selected Overseas Spend?

No registration is required! Simply spend at least S\$800 on your DBS Live Fresh Card to be entitled to the extra 3.25% cashback on your in-store spend charged in selected Asia currencies per calendar month during the promotion period. This includes in-store spend charged in the following currencies:

- South-East Asia: Brunei Dollar (BND), Cambodia Riel (KHR), Indonesia Rupiah (IDR), Laos Kip (LAK), Malaysian Ringgit (MYR), Myanmar Kyat (MMK), Philippine Peso (PHP), Thailand Baht (THB) and Vietnam Dong (VND).
- East Asia: Chinese Renminbi Yuan (RMB), Hong Kong Dollar (HKD), Japanese Yen (JPY), Mongolia Tugrik (MNT), South Korean Won (KRW) and Taiwanese NT Dollar (TWD)

This extra 3.25% cashback on your Selected Overseas Spend will be awarded on top of your usual Bonus Rewards earned on your Shopping and Transport Spend charged to DBS Live Fresh Card.

3. When will I receive my cashback?

Your cashback will be credited to your Card Account (that is in good standing) within 60 days from the end of each calendar month of the Promotion Period.

4. Is there a cashback cap?

Yes, your total cashback accumulated across all selected Asia currencies will be capped at a maximum of S\$50 per calendar month.

5. What transactions are excluded from the Minimum Spend Requirement of S\$800?

Most transactions count towards the Minimum Spend Requirement of S\$800 except the following:

- posted 0% interest free instalment plan monthly transactions (“IPP”);
- posted My Preferred Payment instalment plan monthly transactions (“MP3”);
- interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via Internet banking;
- all fees charged by DBS; and
- refunds.

6. What is considered as In-store Spend at Selected Asia Countries?

It refers to card transaction(s) charged to the Card overseas at point-of-sale in selected Asia currencies, from 1 April to 30 June 2025. For excluded transactions, please refer to Clause 9 of the [Terms and Conditions governing the Promotion](#).

7. What are the Selected Asia Currencies?

The following currencies are the selected Asia currencies eligible:

- South-East Asia: Brunei Dollar (BND), Cambodia Riel (KHR), Indonesia Rupiah (IDR), Laos Kip (LAK), Malaysian Ringgit (MYR), Myanmar Kyat (MMK), Philippine Peso (PHP), Thailand Baht (THB) and Vietnam Dong (VND).
- East Asia: Chinese Renminbi Yuan (RMB), Hong Kong Dollar (HKD), Japanese Yen (JPY), Mongolia Tugrik, South Korean Won (KRW) and Taiwanese NT Dollar (TWD)

8. How are the minimum spend and cashback earned computed?

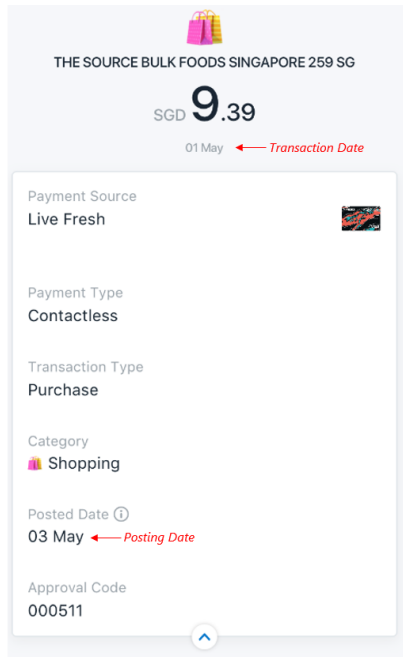
The minimum spend and cashback earned are computed based on the date that the transaction was made on the Card. If the transaction is not posted at the point of computation, it will not be included.

Cashback earned for each transaction is rounded to the nearest 2 decimal place.

9. What is the difference between transaction date and posting date?

Transaction date refers to the date when a transaction is made on the Card. Posting date refers to the date when the transaction is received by DBS. As merchants may make a settlement a few days after the transaction(s) have been made, posting date may be a few days later than the transaction date. As such, DBS has no control over when merchants record the transaction(s).

You can check the transaction date and posting date for each transaction under the Transaction History in digibank.



10. What happens if I make a refund?

Refunded transaction will be deducted from the Minimum Spend Requirement and excluded in the computation of your cashback.

Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme (“**Cashback Programme**”) apply. Please refer [here](#) for details.