

Terms and Conditions Governing the DBS Live Fresh Card Extra 3.25% Cashback on Selected Overseas Spend Promotion (“Promotion”)

1. The Promotion is valid from 1 April to 30 June 2025 (“**Promotion Period**”).
2. The Promotion is applicable for DBS Live Fresh Card only.
3. The Promotion allows DBS Live Fresh Cardmembers (“**Cardmembers**”) to earn an extra 3.25% cashback on all eligible in-store spend charged in selected Asia currencies within the Promotion Period if he/she charges at least S\$800 worth of retail transaction(s) (“**Minimum Spend Requirement**”) to his/her DBS Live Fresh Card Account (“**Card Account**”) in the same calendar month.
4. The maximum extra cashback that Cardmembers can earn each calendar month is capped at S\$50.
5. Cashback earned by both the Principal and Supplementary Cardmember(s) will be credited to the Principal Cardmember’s Card Account (that is of good standing) within 60 days from the end of each calendar month of the Promotion Period.
6. Cashback earned will be reflected in the monthly Card Account statement and automatically applied to pay part of the billed amount for that statement month.

Definitions

7. “**Minimum Spend Requirement**” is defined as retail transaction(s) charged to the DBS Live Fresh Card (“**Card**”), but excludes posted 0% interest free instalment plan monthly transactions (“**IPP**”), posted My Preferred Payment instalment plan monthly transactions (“**MP3**”), interest, finance charges, cash advance, cash withdrawal, balance transfer, smart cash, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via Internet banking, all fees charged by DBS and any transaction that is subsequently cancelled, voided, refunded or reversed (“**Refunded Transactions**”) for any reason. Refunded Transactions will be deducted from the Minimum Spend Requirement, when computing any Cashback.
8. “**Selected Asia Currencies**” includes Brunei Dollar (BND), Cambodia Riel (KHR), Chinese Renminbi Yuan (RMB), Hong Kong Dollar (HKD), Indonesia Rupiah (IDR), Japanese Yen (JPY), Laos Kip (LAK), Malaysian Ringgit (MYR), Mongolia Tugrik (MNT), Myanmar Kyat (MMK), Philippine Peso (PHP), South Korean Won (KRW), Taiwanese NT Dollar (TWD), Thailand Baht (THB) and Vietnam Dong (VND).
9. “**Selected Overseas Spend**” is defined as card transaction(s) charged to the Card overseas at point-of-sale in selected Asia currencies within the Promotion Period, and excludes the following transactions:
 - Card transactions made overseas but effected or charged in Singapore dollars via Dynamic Currency Conversion;
 - Online transactions effected in foreign currencies;
 - Payments made with the following Merchant Category Codes (“**MCC**”) listed in Table 1;
 - Transactions matching the terms listed in Table 2;
 - Any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
 - Any other transactions determined by DBS from time to time.

Table 1

| MCC | Description |
|------------|--|
| 4784 | Toll and Bridge Fees |
| 4829 | Money Transfer |
| 4900 | Utilities – Electric, Gas, Water, Sanitary |
| 6010 | Financial Institutions – Manual Cash Disbursements |
| 6011 | Financial Institutions – Automated Cash Disbursements |
| 6012 | Financial Institutions – Merchandise, Services and Debt Repayment |
| 6051 | Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders (not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment |
| 6211 | Security Brokers/Dealers |
| 6300 | Insurance Sales, Underwriting, and Premiums |
| 6381 | Insurance Premiums |
| 6399 | Insurance, Not Elsewhere Classified |
| 6540 | Non-Financial Institutions – Stored Value Card Purchase/Load |
| 7523 | Parking Lots, Parking Meters and Garages |
| 7995 | Betting (including Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers) |
| 8062 | Hospitals |
| 8211 | Elementary and Secondary Schools |
| 8220 | Colleges, Universities, Professional Schools, and Junior Colleges |
| 8241 | Correspondence Schools |
| 8244 | Business and Secretarial Schools |
| 8249 | Vocational Schools and Trade Schools |
| 8299 | Schools and Educational Services (Not Elsewhere Classified) |
| 8398 | Non-profit Organisations |
| 8661 | Religious Organizations |
| 9211 | Court Costs, Including Alimony and Child Support |
| 9222 | Fines |
| 9223 | Bail and Bond Payments |
| 9311 | Tax Payments |
| 9399 | Government Services (Not Elsewhere Classified) |
| 9402 | Postal Services – Government Only |
| 9405 | Intra-Government Purchases – Government Only |

Table 2

| | | |
|------------------------|---------------------------|------------------------|
| *CARDUP* | CRV*COINBASE* | PAYPAL *XCOINS* |
| *IPAYMY* | CRYPTO5* | PSP*coinsbank.com* |
| *KASHMI* | CRYPTOCAPITALS* | RAZERPAY* |
| *MATCHMOVE PAY* | CRYPTOEU.COM* | SAM -* |
| *PAYEER.COM* | Cryptopaywww.cryptopay* | SAM PAYMENTS* |
| *TOROPTION* | CRYPTOSHOP.COM* | SAXO CAP MKTS PTS LTD* |
| *XTRADE* | easycoin.cz* | SEDAP* |
| 123bitcoin.dk:7310* | EZLINK* | SERIESCOIN* |
| AMAZE* | EZ-LINK* | SGEBIZ* |
| AXS BizPay* | FAVE ECARD* | SHOPEEPAY* |
| AXS PTE LTD* | FAVEPAY* | SIMPLEX_BITSTAMP* |
| BAGUS* | FLASHPAY ATU* | Simplex_Bittylicious* |
| BetterCoins.dk* | GPN_quicbit.eu* | Simplex_Paybis* |
| BITCOINGAINTS* | indacoin.com*102Z* | SIMPLEX_X coins* |
| BITCOINTRADE* | INDACOIN_CODE:107Z* | Simplex_Xapo* |
| bitit.io* | INSTANT BITCOIN* | SINGAPORE E-BUSINESS* |
| Bitpanda* | IPL*MILESLIFE.COM* | SINGTEL DASH* |
| bitstamp.net* | KJC COINS AUSTRALIA PT* | SKR*SKRILL.COM* |
| Bittylicious* | MB * MONEYBOOKERS.COM* | SMOOV PTE LTD* |
| Buycoin* | OANDA ASIA PAC* | SMOOVPAY (EC)* |
| BUYSOMEBITCOINS* | OANDAASIAPA* | spectrocoin.com* |
| CANTINE* | ORANGECOIN.COM* | TRANSIT* |
| CASADELACRYPTO.COM* | PAYPAL * BIZCONSULTA* | TRANSIT 3* |
| CFS*CFSBITCOINROMANIA* | PAYPAL * CAPITALROYA* | VIPCOINS.COM* |
| COINBASE* | PAYPAL * OANDAASIAPA* | WWW.IGMARKETS.COM.SG* |
| CoinCorner* | PAYPAL *AXS PTE LTD* | wwwcointedcom* |
| Coinify* | PAYPAL *CMD BITCOIN* | xcoins* |
| Coinmama* | PAYPAL *COINJOLT* | YOUTRIP* |
| COINTEC.COM* | PAYPAL *WMCCOIN* | ZEUS-CRYPTO.COM* |

Please note that the above is not an exhaustive list and are subject to changes from time to time.

Other Conditions for Cashback

10. Minimum Spend Requirement and Cashback are computed based on transaction date charged to the Card, provided that such transaction(s) have been posted into the Card Account as at the point of computation of the cashback.
11. Cashback earned for each transaction is rounded to the nearest 2 decimal place.

12. Cashback will not be credited to a Cardmember whose Card Account is delinquent, voluntarily, or involuntarily closed, terminated, or suspended for any reasons whatsoever before the Cashback is awarded into the Card Account.
13. Any Cashback credited by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.
14. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code (“**MCC**”) assigned by the association scheme and determined by the merchant and the merchant’s acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transaction(s) will not be considered as part of the Minimum Spend Requirement or be eligible to earn Cashback.
15. DBS shall not be responsible for any failure of delay in posting of sales transaction(s) which may results in any Cardmember being omitted from enjoying the benefits of the Promotion.
16. DBS reserve the right at any time without giving any reason or notice to Cardmembers to deduct, withdraw, or cancel any Cashback credited to them without liability. Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.
17. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

General Terms & Conditions

18. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, these Terms and Conditions shall prevail.
19. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
20. All Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and 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.
21. [Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme](#) apply.