

## Salary & Spend Promotion (“Promotion”) Frequently Asked Questions (FAQs)

### 1. Who is eligible for this promotion?

From 12 March till 30 June 2025 (“**Promotion Period**”), customers aged 21 to 29 (born from 1996 to 2004) who did not have a salary crediting arrangement linked to a DBS/POSB account between 1 September 2024 and 28 February 2025, are eligible to participate in this Promotion and enjoy exclusive rewards of up to S\$750 upon fulfilling the requirements.

### 2. How do I participate in the promotion?

There are 4 types of rewards for you to earn and enjoy in this Promotion:

- i. S\$300 cash reward for Salary Crediting
- ii. Welcome Gift for Credit Card Sign-Up (S\$300 cashback)
- iii. 10% cashback on all eligible DBS Live Fresh Card Spend (up to S\$150 cashback)
- iv. S\$150 worth of Milestone Gifts

#### To enjoy S\$300 cash reward for Salary Crediting

Step 1. You will have to submit the [online participation form](#) with your DBS/POSB-registered mobile number and email address.

Step 2. Credit a minimum monthly salary of S\$1,600 via GIRO (transaction code "SAL" / "PAY") or PayNow (transaction code "SALA") into your POSB/DBS SGD-denominated account (“**Salary Crediting Account**”) for 3 consecutive months. The first salary crediting must be received within the Promotion Period.

#### To enjoy Welcome Gift for Credit Card Sign-Up

You must complete the first 2 steps and must not be currently holding on to any Principal DBS/POSB Credit Card and have not cancelled any Principal DBS/POSB Credit Card within the last 12 months.

Step 3. Apply for the DBS Live Fresh Card online with promo code **LF300** and have it approved by 14 July 2025.

Step 4. Charge a minimum spend of S\$500 to the DBS Live Fresh Card within the first 30 days from the date of Card approval.

#### To enjoy 10% cashback on all DBS Live Fresh Card Spend

You must complete the first 2 steps and must be holding on to a valid DBS Live Fresh Card during the Promotion Period or apply for the DBS Live Fresh Card within the Promotion Period.

Step 5. Simply spend and enjoy 10% cashback on all your spend charged to your DBS Live Fresh Card for 3 calendar months, starting from the first day of the calendar month after your first salary credit.

#### To enjoy S\$150 worth of Milestone Gifts

Step 6. Continue to credit a minimum monthly salary of S\$1,600 via GIRO with transaction code “SAL”/ “PAY” or PAYNOW with transaction code “SALA” into any of your Salary Crediting Account.

Step 7. Continue to spend at least S\$500 every month on DBS Live Fresh Card, starting from the first day of the calendar month after your first salary credit.

The following Milestone Gift will be awarded at each respective Milestone Mark:

- 6 months: 4 x S\$5 CHAGEE vouchers (*worth S\$20*)
- 9 months: 3 x S\$10 UNIQLO vouchers (*worth S\$30*)
- 12 months: 1 x S\$100 Trip.com voucher (*worth S\$100*)

### 3. What if I'm already a DBS/POSB customer but don't currently have salary credited to my account?

As long as you meet the age requirement and didn't have salary credited to your DBS/POSB account between 1 September 2024 and 28 February 2025, you are eligible.

### **Salary Crediting**

**4. When will I receive the S\$300 cash reward?**

The reward will be credited to your salary crediting account within 2 months after you complete your 3<sup>rd</sup> salary crediting (e.g., if your first salary credit is in March 2025, you'll receive it by the end of July 2025).

**5. What happens if my salary crediting account is closed before I receive the reward?**

The reward will be forfeited, and DBS may recover the amount from any other account you hold with POSB/DBS.

### **Credit Card Signup**

**6. How do I qualify for the Credit Card Signup Promotion?**

To qualify:

- i. You must be currently not holding on to any Principal DBS/POSB Credit Card and have not cancelled any Principal DBS/POSB Credit Card within the last 12 months.
- ii. You must:
  - a. Apply for the DBS Live Fresh Card online with promo code **LF300** within the Promotion Period;
  - b. Have the DBS Live Fresh Card approved by 14 July 2025; and
  - c. Charge a minimum spend of S\$500 to your DBS Live Fresh Card within the first 30 days from the date of Card approval ("**Qualifying Spend**").

**7. What transactions are excluded from the calculation of the Qualifying Spend?**

Qualifying Spend is defined as the posted local and foreign retail sales and posted recurring bill payment but excludes the transactions stated in [Clause 10 of the T&Cs](#).

**8. When will I receive the Welcome Gift of S\$300 cashback?**

If the Eligible Customer has fulfilled all the criteria mentioned in Question 6 above, the Welcome Gift will be credited to the Card Account within 2 to 3 months. The crediting depends on which of the following occurs later:

- a. Meeting the minimum Qualifying Spend; or
- b. Completing the crediting of a minimum monthly salary of S\$1,600 via GIRO with transaction code "SAL"/"PAY" or PAYNOW with transaction code "SALA" into any of his/her Salary Crediting Account for 3 consecutive months, with the first salary credit taking place within the Promotion Period.

**9. I have a Supplementary Cardmember on my DBS Live Fresh Card. Can they earn cashback or participate in the promotion?**

No, only the Principal Cardmember can participate in the promotion and earn cashback. However, the Supplementary Cardmember's spending will count towards the Principal Cardmember's minimum spend requirement.

### **DBS Live Fresh Card Spend**

**10. How do I enjoy the 10% cashback on all DBS Live Fresh Card spend?**

It's straightforward and easy! Simply make sure you fulfil the salary crediting requirements (*mentioned in Question 2*), and you will be able to enjoy the 10% cashback awarded on all eligible spend charged to your DBS Live Fresh Card for 3 calendar months, starting from the first day of the calendar month after your first salary credit ("**Eligible Spend Period**").

**11. Is there a cashback cap?**

The maximum cashback per month is S\$50 and the maximum cashback you can earn in 3 months will be a total of S\$150 cashback.

**12. What is considered as Eligible Spend that are entitled to earn cashback?**

Eligible Spend is defined as retail transaction(s) charged to a DBS Live Fresh Card and excludes the transactions stated in [Clause 16 of the T&Cs](#).

**13. When will I receive my cashback?**

Cashback will be credited to your Card Account within 60 days from the end of the Eligible Spend Period. It will be reflected in your monthly statement and automatically applied to pay part of your billed amount for that statement month.

*Example Scenario:*

*You submitted your application form on 19 March 2025, have your first salary credited on 15 April 2025 and continues to credit your salary for 3 consecutive months (April – June 2025). You will be entitled to earn 10% cashback on all your spend charged to your DBS Live Fresh Card for 3 months, from 1 May to 31 July 2025. The cashback will be capped at S\$50 per calendar month and will be credited to your Card Account by 30 September 2025.*

**14. I am an existing DBS Live Fresh Cardmember. Can I also enjoy 10% cashback on all spend charged to my DBS Live Fresh Card?**

Yes, you can! As long as you fulfil the salary crediting requirements (*mentioned in Question 2*), you will be able to enjoy the 10% cashback awarded on all eligible spend charged to your DBS Live Fresh Card within the Eligible Spend Period.

**Milestone Gifts**

**15. How do I qualify for the Milestone Gifts?**

If you continue to credit a minimum monthly salary of S\$1,600 via GIRO with transaction code “SAL”/ “PAY” or PAYNOW with transaction code “SALA” into any of your Salary Crediting Account, and spend at least S\$500 on your DBS Live Fresh card monthly, you'll receive Milestone Gifts worth S\$150 in total value at the 6, 9, and 12-month marks (“Milestone Mark”).

**16. What are the Milestone Gifts?**

The following Milestone Gift will be awarded at each respective Milestone Mark:

- 6 months: 4 x S\$5 CHAGEE vouchers (*worth S\$20*)
- 9 months: 3 x S\$10 UNIQLO vouchers (*worth S\$30*)
- 12 months: 1 x S\$100 Trip.com voucher (*worth S\$100*)

**17. When will I get the Milestone Gifts? How will it be sent to me?**

Redemption details will be sent via email or push notification, within 60 days from the end of each Milestone Mark.

**Other Questions**

**18. Can I combine this promotion with other DBS/POSB promotions?**

No, this promotion cannot be used in conjunction with any other offers.

Terms and Conditions Governing Salary & Spend Promotion apply. Please refer [here](#) for details.

Terms and Conditions Governing the DBS Cards General Promotions apply. Please refer [here](#) for details.

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