

Frequently Asked Questions for the DBS Debit Card Cashback Programme

1. How can I be eligible for this cashback?

To be eligible, you will need to meet the following requirements:

- i. Spend a minimum of S\$500 across any of your DBS Visa Debit Cards per calendar month, and
- ii. keep cash withdrawals to S\$400 and below across all your DBS/POSB Debit Cards

2. Which debit cards should I spend on to be eligible to earn cashback under this Programme?

Eligible debit cards for this Programme (“Qualifying Cards”) include:

- i. DBS Visa Debit Card
- ii. DBS Treasures Visa Debit Card
- iii. DBS Treasures Private Client Visa Debit Card
- iv. DBS Private Bank Visa Debit Card
- v. DBS SUTD Visa Debit Card

3. How is the S\$500 minimum spend calculated?

Minimum spend is calculated based on transactions made within each calendar month, and posted by the 3rd of the next month. It excludes posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“MP3”) monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, SAM online bill payments, bill payments via internet banking and all fees charged by DBS.

4. What type of transactions are eligible to be considered towards the S\$500 minimum spend?

Only Visa spend on the Qualifying Cards will count towards the calculation of the S\$500 minimum spend.

5. What type of transactions are considered a local transport transaction to be eligible for cashback?

Transactions eligible for cashback include:

- i. Gojek, Grab, Ryde, TADA and Lyft rides
- ii. All taxi merchants with card acceptance
- iii. SimplyGo rides on local public buses and trains where fares are directly debited from the Qualifying Cards

6. What type of transactions are considered an online food delivery transaction to be eligible for cashback?

Transactions eligible for cashback include spend in Singapore Dollars made at establishments classified under Visa Merchant Category Code 5812, 5813, 5814, and categorised as online transactions. You may also check the merchant category on your transaction via DBS digibot by navigating to Check my Recent Transactions > Debit Cards > Select the card you used > View Transaction History.

7. What type of transactions are considered a foreign currency transaction to be eligible for cashback?

Transactions eligible for cashback include foreign currency spend made overseas or online. It excludes transactions charged to Dynamic Currency Conversion.

8. How is “Up to 5% Cashback on Foreign Currency” calculated and how much cashback can I earn when I use my Qualifying Card overseas?

It comprises of the following:

- i. A base 2% Cashback, capped S\$20 per calendar month, and
- ii. An additional 3% Cashback for foreign currency spend made from 1 to 30 Jun 2024, capped at S\$20 per calendar month

You can earn up to S\$40 cashback for your foreign currency spend in Jun 2024.

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

Transaction date refers to the date when a purchase is made. Posting date refers to the date when the transaction is received by the card issuer, DBS Bank. 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. DBS Bank has no control over when merchants settle the transaction(s).

10. What type of transactions are NOT eligible for cashback?

Cashback is not valid for the following:

- i. payments made via AXS (except Pay+Earn), SAM and eNETS;
- ii. payments made to CardUp, iPaymy, Mileslife and SmoovPay;
- iii. payments to educational institutions;
- iv. payments to financial institutions (including banks, online trading platforms and brokerages);
- v. 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);
- vi. payments to hospitals, professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys) and payment for parking lots;
- vii. payments to insurance companies (sales, underwriting and premiums);
- viii. payments to non-profit organizations;
- ix. payments made via online banking;
- x. payments made via telephone or mail order;
- xi. 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 & Singtel Dash);
- xii. interest, finance charges, cash withdrawal, Cash Advance, balance transfer, bill payments via internet banking and all fees charged by DBS; xiii. utility bill payments;
- xiii. transactions related to betting (including casino levy payment, lottery tickets, casino gaming chips, offtrack betting, and wagers at race tracks);
- xiv. transactions related to crypto currencies; and xvi. any other transactions determined by DBS from time to time.

11. Is cash withdrawal via Cash-Point considered as cash withdrawal?

No. Only withdrawals at DBS/POSB ATMs and branches locally are considered. More details on Cash-Point can be found <https://www.posb.com.sg/personal/deposits/bank-with-ease/cash-point>

12. Are cashier's orders considered as a cash withdrawal?

No. Cashier's orders are not considered as a cash withdrawal.



Live more, Bank less

13. If I have more than one Qualifying Card, will all cards be included in the campaign and will I be entitled to cashback on all cards?

Yes, all cards will be entitled to cashback if the eligibility criteria are met. However, the cashback is capped at per Cardmember per calendar month, regardless of the number of Qualifying Cards Cardmember holds. The cashback will be credited to the card that has highest qualifying spend.