

Terms and Conditions

DBS Live Fresh Card Promotions (“Live Fresh Card Promotions”) Terms & Conditions

3X DBS Points for Online Retail Purchases

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. Valid till 31 December 2015.
3. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the DBS Live Fresh Card Account (“Card Account”) on a per transaction basis, rounded down to the nearest number.
4. 1X DBS Point for every S\$5 charged to the Card Account for online retail purchases shall be awarded when the transaction is posted to the Card Account.
5. The additional 2X DBS Points for every S\$5 charged to the Card Account for online retail purchases shall be awarded one working day after the transaction is posted to the Card Account.
6. DBS Bank Ltd (the “DBS”) determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the card.

3X DBS Points for Online Retail Purchases at Selected Online Travel Partners

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. Valid till 31 December 2015.
3. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the Card Account (“Card Account”) on a per transaction basis, rounded down to the nearest number.
4. 1X DBS Point for every S\$5 charged to the Card Account for online retail purchases made at www.airasia.com, www.flyscoot.com, www.jetstar.com, www.tigerair.com, www.agoda.com, www.airbnb.com.sg, www.expedia.com.sg, and www.pandabed.com (“Selected Online Travel Partners”) shall be awarded when the transaction is posted to the Card Account.
5. The additional 2X DBS Points for every S\$5 charged to the Card Account for online retail purchases made at Selected Online Travel Partners shall be awarded one working day after the transaction is posted to the Card Account.
6. The additional 2X DBS Points are only applicable for online retail purchases posted by the Selected Online Travel Partners to the Card Account.
7. DBS Bank Ltd (the “DBS”) determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the card.

3X DBS Points for Overseas Retail Purchases

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. Valid till 31 December 2015.
3. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the Card Account ("Card Account") on a per transaction basis, rounded down to the nearest number.
4. 3X DBS Points for every S\$5 charged to the Card Account in a foreign currency shall be awarded when the transaction is posted to the Card Account.

3X DBS Points for Local Visa payWave Transactions

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. Valid till 31 December 2015.
3. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the Card Account ("Card Account") on a per transaction basis, rounded down to the nearest number.
4. 1X DBS Point for every S\$5 retail purchase made via Visa payWave in local currency shall be awarded when the transaction is posted to the Card Account.
5. The additional 2X DBS Points for every S\$5 retail purchase made via Visa payWave in local currency in a calendar month shall be awarded on the 16th day of the following calendar month or, if the 16th is not a working day, the next working day following the 16th day of the month.
6. The additional 2X DBS Points are only applicable for Visa payWave transactions made in Singapore.

3X DBS Points for EZ-Reload Auto Top-up Transactions

1. Applicable to DBS Live Fresh Card and DBS Live Fresh Student Card only.
2. Valid till 31 December 2015.
3. DBS Points shall be awarded to the DBS Live Fresh Principal Cardmember based on the amount of retail purchases charged to the Card Account ("Card Account") on a per transaction basis, rounded down to the nearest number.
4. 1X DBS Point for every S\$5 charged to the Card Account for EZ-Reload Auto Top-up transaction shall be awarded when the transaction is posted.
5. The additional 2X DBS Points for every S\$5 charged to the Card Account for EZ-Reload Auto Top-up transaction shall be awarded one working day after the transaction is posted to the Card Account.

6% Cashback for Online Retail Purchases

1. Applicable to DBS Live Fresh Card only.
2. Applicable for all online retail purchases made between 1 July 2015 and 31 December 2015.

3. Subject to Clause 4 below, eligibility for the 6% Cashback is determined as follows:
 - 3.1 All DBS Live Fresh Card accounts that are opened between 1 July 2015 and 31 December 2015 are automatically enrolled into the program.
 - 3.2 For DBS Live Fresh Card accounts opened prior to 1 July 2015, in order to qualify for the 6% Cashback, the existing DBS Live Fresh Principal Cardmembers must be amongst the first 10,000 to register via SMS to 76060 in the following format: LFOFFLINE<space>NRIC/Passport No.<space>Email Address between 1 July 2015 and 31 October 2015.
4. 6% Cashback will be credited to the qualified Card Account according to the following schedule:
 - 4.1 3% Cashback for online retail purchases made at Selected Online Travel Partners (defined above) in a calendar month shall be awarded on the 16th day of the following calendar month or, if the 16th is not a working day, the next working day following the 16th day of the month.
 - 4.1.1 The additional 3% Cashback shall be awarded within 2 calendar months following the month the transactions are posted.
 - 4.2 6% Cashback for all other online retail purchases made in a calendar month shall be awarded within 2 calendar months following the month the transactions are posted.
 - 4.3 Cashback earned as per Clauses 4.1 and 4.2 is applicable with a minimum of S\$500 retail purchases (inclusive of both online and in-store purchases) charged to the Card Account in the same calendar month that the online retail purchases are posted to the Card Account.
 - 4.4 Cashback earned as per Clauses 4.1.1 and 4.2, is capped at a total of S\$100 per Principal Card Account per calendar month.
5. DBS Bank Ltd (the "DBS") determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the card.

General Terms and Conditions

1. DBS Live Fresh Card benefits or privileges are applicable to DBS Live Fresh Cardmembers and DBS Live Fresh Student Cardmembers only unless otherwise stated.
2. Full payment must be charged in a single receipt to a DBS Live Fresh Card or DBS Live Fresh Student Card unless otherwise stated.
3. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
4. 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 for the purpose of the Live Fresh Card Promotions 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.
5. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.