

## DBS Live Fresh Card Frequently Asked Questions

### 1. How do I qualify for the S\$80 Cashback when I apply for the DBS Live Fresh Visa Card?

To qualify, simply:

- Be the first 5,000 to apply online for a new Principal DBS Live Fresh Card each month between 1 September to 31 December 2015, **and**
- Get your Card approved between 1 September and 31 December 2015, **and**
- Charge a minimum of S\$500 to your DBS Live Fresh Visa Card within one (1) month of Card approval date.

### 2. Do I qualify for the S\$80 Cashback if I did not apply online for the DBS Live Fresh Visa Card?

No, you do not qualify for the S\$80 Cashback. However, you may qualify for a S\$60 Cashback if you:

- Are the first 5,000 to apply for a new Principal DBS Live Fresh Card each month between 1 September to 31 December 2015, **and**
- Get your Card approved between 1 September and 31 December 2015, **and**
- Charge a minimum of S\$500 to your DBS Live Fresh Visa Card within one (1) month of Card approval date.

### 3. How do I qualify for the Adventure Cove Waterpark and Trick Eye Museum Adult Admission Ticket Bundle when I apply for the DBS Live Fresh Student Card?

To qualify, simply:

- Be the first 500 to apply for a new Principal DBS Live Fresh Student Card each month between 1 July to 31 December 2015, **and**
- Get your Card approved between 1 July and 31 December 2015, **and**
- Charge a minimum of 5 transactions to your DBS Live Fresh Student Card within one (1) month of Card approval date.

**4. How do I qualify for the 6% Cashback and 3X DBS Points for my Online Retail Spend?**

<p><b>New DBS Live Fresh Visa Cardmembers</b></p>	<p>To qualify, simply apply for the DBS Live Fresh Visa Card and get it approved between 1 July to 31 December 2015.</p> <p>New Cardmembers who apply for the DBS Live Fresh Visa Card during the promotional period do not need to register via SMS for this promotion.</p>
<p><b>Existing DBS Live Fresh Visa Cardmembers</b></p>	<p>To qualify, be the first 10,000 Cardmembers to register for this promotion via SMS to 76060 in the following format between 1 July to 31 October 2015: <b>LFONLINE&lt;space&gt;NRIC/Passport No.&lt;space&gt;Email Address</b></p> <p>You will be notified within 7 working days via SMS on the success of your enrolment for this promotion.</p>

In addition to the above criteria, simply charge a minimum of S\$500 to your DBS Live Fresh Visa Card, and you will qualify for 6% Cashback and 3X DBS Points on your Online Retail Spend made in the same calendar month as your retail purchases.

**5. I am a DBS Live Fresh Student Cardmember, am I eligible for the 6% Cashback and 3X DBS Points?**

DBS Live Fresh Student Cardmembers are not eligible for the 6% Cashback on Online Retail Spend. However, you are entitled to 3X DBS Points on online purchases made to your DBS Live Fresh Student Card.

**6. How do I start earning the 6% Cashback and 3X DBS Points?**

Here’s an example of how you can earn the rewards!

<b>My purchases</b>	<b>Costs</b>	<b>6% Cashback for Online Retail Spend</b>	<b>3X DBS Points (S\$5 = 3 DBS Points)</b>	<b>1X DBS Point (S\$5 = 1 DBS Point)</b>
Dinner with friends , paid with Visa payWave	\$80.00	N.A.	48 DBS Points	N.A.
Online shopping at Amazon.com	\$50.00	\$3.00	30 DBS Points	N.A.
Bought air ticket from airasia.com	\$300.00	\$18.00	180 DBS Points	N.A.
Booked Gold Class movie tickets online on gv.com.sg	\$80.50	\$4.83	48 DBS Points	N.A.
EZ Reload Auto-Top Up	\$40.00	N.A.	24 DBS Points	N.A.
A pair of shoes at Takashimaya Shopping Centre	\$120.00	N.A.	N.A.	24 DBS Points
<b>Total</b>	<b>\$670.50</b>	<b>\$25.83</b>	<b>357 DBS Points</b>	

**7. How does DBS determine an Online Retail Spend?**

We determine 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.

**8. Is there a cap on the 6% Cashback and 3X DBS Points?**

The 6% Cashback for your Online Retail Spend is capped at S\$100 per card account per month with a minimum spend of S\$500 on retail purchases.

There is no cap on the number of 3X DBS Points you can earn. In addition, no minimum spend is required to earn 3X DBS Points on your Online Retail Spend.