

## Terms and Conditions Governing DBS Travel and Entertainment Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. Promotion is valid from 14<sup>th</sup> January to 31<sup>st</sup> March 2025 (“**Promotion Period**”).
2. Promotion is limited to DBS Commercial Cardholders of the DBS World Business Card, DBS Platinum Business Card, DBS Business Advance Card and DBS Business Advance+ Card (“**Qualifying Card**”).
3. S\$288 Cashback (“**Cashback**”) is awarded to the Top 100 Companies with the highest incremental spend (“**Incremental Spend**”) made on qualifying transactions (“**Qualifying Transactions**”) across all Qualifying Cards.
  - a. “**Cashback**” is capped at S\$288 per company.
  - b. “**Incremental Spend**” refers to the increase in spending amount charged to a Qualifying Card between the Promotion Period and the 3 months prior to the Promotion Period and it must amount to S\$100 and above to be eligible.
  - c. “**Qualifying Transactions**” will be based on Merchant Category Code (“**MCC Table**”) as listed in Appendix A. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardholders being ineligible for the promotion.
4. Promotion is only applicable to Cards that have not been cancelled or reapplied for 6 months prior to commencement of the Promotion Period or 6 months following the end of the Promotion Period.
5. Cashback earned will be credited to the company’s Qualifying Card with the highest incremental spend within 90 calendar days after the Promotion Period and reflected in the next monthly account statement.

**General Terms & Conditions**

1. For non-Singapore dollar Qualifying Transactions charged to a Qualifying Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Transactions for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
2. Companies' Qualifying Card and/or primary Current or Savings Account ('Linked CASA Account') must be in good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the relevant account is delinquent, voluntarily, or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cashback is credited into the said account, DBS reserves the right not to credit the Cashback.
3. DBS reserves the right to claw-back the Cashback amount and/or cash vouchers without prior notice if it reasonably determines that the customer is not eligible for the Cashback or cash vouchers, including where the Cashback/ Vouchers was awarded due to an error, the transaction is cancelled or the transaction is not a foreign currency retail spend.
4. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
5. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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](http://www.dbs.com/privacy).
6. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.



# Commercial Cards

## Appendix A

### Qualifying Merchants

MCC	Descriptions	Categories
3000 - 3299	Various Airlines MCC Codes	Airlines
3501 - 3599	Various Hotels MCC Codes	Hotels / Lodging
3602 - 3828	Various Hotels MCC Codes	Hotels / Lodging
4411	Steamship And Cruise Lines	Hotel/Lodgings
4722	Travel Agencies And Tour Operators	Tour Agencies
4723	Travel Agencies	Tour Agencies
5462	Bakeries	Food & Beverage Stores
5811	Caterers	Bars & Restaurants
5812	Eating Places And Restaurants	Bars & Restaurants
5813	Drinking Places (Alcoholic Beverages)-Bars, Tavern	Bars & Restaurants
5921	Package Shops-Beer, Wine, And Spirits	Food & Beverage Stores
7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (not elsewhere classified) and other similar services	Hotel/Lodgings
7832	Cinemas	Entertainment & Recreational
7941	Commercial Sports, Athletic Fields, Professional Sport Clubs, and Sport Promoters and other similar services.	Entertainment & Recreational
7991	Tourist Attractions And Exhibits	Entertainment & Recreational
7992	Public Golf Courses	Entertainment & Recreational
7997	Membership Clubs (Sports, Recreation, Athletic),	Entertainment & Recreational