

Terms and Conditions Governing DBS Digipay Promotion (“Promotion”)

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

1. Promotion is valid from 1st October 2024 to 31st December 2024 (“**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\$300 Cashback (“**Cashback**”) is awarded to the Top 100 Companies with the highest incremental spend (“**Incremental Spend**”) made on qualifying transactions (“**Qualifying Transactions**”) with a Qualifying Card.
 - a. “**Cashback**” is capped at S\$300 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**” refers to purchases in local and foreign currencies made to Qualifying Merchants (“**Qualifying Merchants**”) listed in appendix A during the Promotion Period. 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 solely offered and sponsored by DBS. The Qualifying Merchants have no agreement or affiliation with, and have not authorised or endorsed, DBS in relation to this Promotion. All queries relating to the Promotion should be directed to DBS.
5. 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.
6. 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.
7. Unless otherwise stated, Cashback will not be awarded for Transactions under the following:
 - a. Payments made via telephone or mail order;
 - b. Payments to educational institutions;
 - c. Payments to insurance companies (sales, underwriting, and premiums);
 - d. Payments to financial institutions (including banks, online trading platforms and brokerages);
 - e. 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);
 - f. Payments to hospitals and professional service providers;
 - g. Payments to non-profit organisations;
 - h. Payments to iPaymy, Mileslife and SmoovPay;
 - i. Payments made via AXS, AXS BizPAY, SAM and eNETS;
 - j. Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - k. 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 and Singtel Dash);
 - l. Any transactions related to crypto currencies;
 - m. Any transaction with transaction description “**AMAZE***”
 - n. NETS purchases;

- o. Funds transfer;
- p. Cash withdrawals;
- q. Fees charged by DBS and;
- r. Any other transaction effected via any medium or channel, electronic or otherwise, which DBS Bank may in its sole and absolute discretion choose to disallow from time to time.

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.
6. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

Appendix A

Qualifying Merchants

Category	Merchants
Digital Marketing	Amazon Ads, Apple Search Ads, Carousell Ads, Facebook Ads, Google Ads, Instagram Ads, LinkedIn Ads, MediaCorp Ads, Microsoft Ads, Pinterest Ads, PropertyGuru Ads, SGCarMart Ads, TikTok Ads, TripAdvisor Ads, Twitter Ads, Yahoo Ads
Insurance	AIA, AXA, Chubb, Great Eastern Life, Manulife, NTUC Income, MSIG, Prudential, Tokio Marine, Singlife
Logistics & Delivery	DHL, EZ-Link Auto Top-up Corporate, EZ-Link Motoring Corporate Service, FedEx, Lalamove, Ninja Van, Singpost, UPS
Telecommunication	Circles.Life, GOMO, M1, MyRepublic, Simba, SingTel, Starhub
Transport	BlueSg, Comfort/City Cab, GoJek, TransCab
Utilities	Diamond Electric, Geneco, Keppel Electric, PacificLight, Sembcorp Power, SP Group, Sunseap, Town Council, Tuas Power, Union Power
Web services	Active Campaign, Adobe, Amazon Web Services, Azure, Canva, DigitalOcean, Financio, Freshworks, Google Cloud, Google Web Service, Go Daddy, Hello Sign, Hubspot, Intercom, Mailchimp, Microsoft Web Service, Mixpanel, Notion, OpenAI, Quickbooks, Salesforce, SignNow, Segment, SendGrid, Shopify, Slack, Twilio, Typeform, Wiz, Xero, Zoho, Zoom