

Terms and Conditions

DBS yuu Card Programme and Promotions

GENERAL

1. Cardmembers consent to the collection, use and disclosure of their personal data by/to DBS in accordance with the DBS Credit Card Agreement and such other terms and conditions, which govern the use and operation of your DBS yuu Visa Card and DBS yuu American Express® Card (each a “**DBS yuu Card**”) for the purpose of any DBS yuu Card programme and promotions (“**DBS yuu Card Promotions**”), which will include the sharing of personal data and card transactions under the DBS yuu Card with our partner, Minden Singapore Pte Ltd and such other third party as DBS may reasonably consider necessary 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.
2. DBS yuu Card benefits and/or privileges are applicable to all DBS yuu Card Cardmembers (“**Cardmembers**”) only unless otherwise stated.
3. DBS may vary these Terms and Conditions and suspend or terminate the DBS yuu Card Promotions without any notice or liability to any party.
4. DBS’ decision on all matters relating to the DBS yuu Card Promotions shall be final. No correspondence or claims will be entertained.
5. These Terms and Conditions shall be read in conjunction with the DBS Credit Card Agreement. In the event of any inconsistency, these Terms and Conditions shall prevail.

CASH REBATES (YUU POINTS) AWARDING

6. The mechanics of the **Base Award** are as follows:

Base Award (non-yuu spend)	1 yuu Point will be awarded for every S\$1 spent on Eligible Spend charged and posted to your DBS yuu Card
Base Award (yuu spend)	10 yuu Points will be awarded for every S\$1 spent at Participating Stores charged and posted to your DBS yuu Card

- i. 1 yuu Point is equivalent to
 - (a) 0.5% cash rebates or more, depending on the redemption item on the yuu Rewards catalogue or
 - (b) 0.28 miles or more
- ii. There is no minimum spend required, and no cap to the Base Award.
- iii. Base Award will be credited to qualifying cardmembers’ linked yuu Account within 14 days from the date the transaction is posted.
- iv. Only posted transactions will be considered as part of the Eligible Spend.
- v. Posted refunds into the card account will be computed as a negative spend.

- vi. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the Base Award.

7. The mechanics of the **Bonus Award** are as follows:

Bonus Award (yuu spend)	Additional 26 yuu Points will be awarded for every S\$1 spent at Participating Stores charged and posted to your DBS yuu Card with minimum of S\$600 total Eligible Spend charged and posted to your DBS yuu Card in the same calendar month
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- i. Bonus Award is capped at 15,600 yuu Points (worth up to S\$78 or 4,333 miles) per calendar month.
- ii. Eligible Spend must be charged to your DBS yuu Card within the calendar month, based on transaction date.
- iii. The Bonus Award will be credited to qualifying cardmembers' linked yuu Account within 60 days after the end of each calendar month.

8. "Participating Stores" refer to:

- i. **DFI Retail Group (DFI):** 7-Eleven, Cold Storage, CS Fresh, Giant, Guardian
- ii. **BreadTalk Group (BTG):** BreadTalk, Toast Box, Thye Moh Chan, and selected Food Republic and Food Junction outlets (With effect from 27 October 2024, yuu Points will no longer be awarded at all Food Republic and Food Junction outlets.)
- iii. **Mandai Wildlife Group:** Singapore Zoo, River Wonders, Night Safari and Bird Paradise (With effect from 1 November 2023 only online ticketing sites will be eligible)
- iv. **Singtel:** SingtelShop! and Singtel Exclusive Retailers
- v. **Gojek Singapore** (With effect from 17 August 2023)
- vi. **foodpanda Singapore:** food delivery, pick up, shops and pandamart (With effect from 7 September 2023)
- vii. Excludes products listed in Appendix 1, and subject to changes from time to time.

9. "Eligible Spend" refers to qualified spend charged on your DBS yuu Card but excludes the following types of transactions:

- i. Any transaction that is subsequently cancelled, voided, refunded or reversed ("Refunded Transactions") for any reason;
- ii. Pre-authorisation transactions on the Card account, e.g. hotel bookings;
- iii. Balance transfers, cash advance, My Preferred Payment Plan ("MP3") monthly transactions, and any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges);
- iv. 0% interest-free Instalment Payment Plan ("IPP") transaction(s);
- v. All other bill payments via internet banking and fees charged by DBS;
- vi. Any payment made with the following Merchant Category Codes ("MCC");

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, Sanitary
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders (not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7523	Parking Lots, Parking Meters and Garages
7995	Betting including Lottery Tickets, Casino Gaming Chips, Off-track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational Schools and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organizations
8661	Religious Organizations
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	Intra-Government Purchases – Government Only

vii. Any transactions matching the terms below:

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|--------------|----------------------|------------------------|
| • AMAZE | • PAYPAL AXS PTE LTD | • SINGTEL DASH |
| • AXS BizPay | • RAZERPAY | • Singapore E-Business |
| • BAGUS | • SAM PAYMENTS | • SHOPEEPAY |
| • CANTINE | • SEDAP | • TRANSIT 3 |
| • EZLINK | • Sgebiz | • YOUTRIP |
| • EZ-LINK | • SGeBiz | |

viii. Any other transactions determined by DBS from time to time;

10. yuu Points will not be awarded for transactions utilized to qualify for My Preferred Payment Plan (MP3). Any yuu Points which were awarded as such will be reversed.

11. yuu Points will be awarded to the yuu Account which has been linked to the DBS yuu principal cardmember at the point of transaction.
12. All spend on supplementary cards will be included in the calculation of principal card's Bonus Award Eligible Spend.
13. All yuu Points earned on supplementary cards will be awarded to the principal cardmember's yuu Account.
14. The yuu Rewards Club Terms and Conditions apply. Full T&Cs can be found on the yuu Rewards App or here: <https://yuu.sg/terms-and-conditions>.
15. Any yuu Rewards Points awarded in respect of reversed transactions will be deducted from the yuu Account accordingly.
16. For non-Singapore dollar Qualifying Spend charged to the DBS yuu Card, the transaction amount posted in the Cardmember's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered for the computation of the Eligible Spend. These values are subject to change based on the prevailing exchange rate on the posting date.

Appendix 1

EXCLUSION LISTS FOR PARTICIPATING YUU MERCHANTS

DFI Retail Group (“DFI”)

Brands	Cold Storage, CS Fresh, Giant, Guardian Health & Beauty and 7-Eleven
Exclusions (applicable to 1x yuu Point)	<p><u>Giant/Cold Storage/CS Fresh</u></p> <ul style="list-style-type: none"> • Plastic bags • Tobaccos and cigarettes • Delivery charges • All services (bonus points only, base points exclusion) including mobile and EZ-Link reload • Purchase of cash-like items, e.g. mobile sim card top-up vouchers • Statutory services and products • DFI vouchers and magazines • Gift cards and voucher purchases (however points are earned when a gift card is used) • Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula • Sushi and sashimi <p><u>7-Eleven</u></p> <ul style="list-style-type: none"> • Purchases at 7-Eleven Transit Lounge T1 and T3 • Plastic bags • Tobaccos and cigarettes • All services (bonus points only, base points exclusion) including mobile and EZ-Link reload • Purchase of cash-like items, e.g. mobile sim card top-up vouchers • All lottery products, bill payments, top-up services and Qoo10 online shopping payment • Statutory services and products • DFI vouchers and magazines • Gift cards and voucher purchases (however points are earned when a gift card is used) • Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula <p><u>Guardian</u></p> <ul style="list-style-type: none"> • Purchases at Guardian Departure Transit Lounge East T1, Guardian Changi T3 and Budget Terminal • Plastic bags • Delivery charges • All services (bonus points only, base points exclusion) including mobile and EZ-Link reload • Purchase of cash-like items, e.g. mobile sim card top-up vouchers • Statutory services and products • DFI vouchers and magazines • Gift cards and voucher purchases (however points are earned when a gift card is used)

	<ul style="list-style-type: none"> Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula <p>Please refer to master catalog for exact SKU/article codes that are excluded.</p> <p>Cold Storage Singapore (1983) Pte Ltd reserves the right to amend the exclusion list and/or T&Cs from time to time without prior notice.</p>
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BreadTalk Group (“BTG”)

Brands	BreadTalk, Toast Box, Thye Moh Chan, Food Republic, Food Junction
General Exclusions (applicable to 36x yuu Points)	<p>Points will not be awarded for:</p> <ol style="list-style-type: none"> Purchase of Gift Cards - Store Value Gift Cards and/or vouchers (Physical) Purchase of Dining Vouchers Food delivery apps BTG App & Store Value Card Mobile Ordering Platform
Store Exclusions (applicable to 1x yuu Point)	<p><u>BreadTalk</u></p> <p>[Offer] Points will not be awarded for selected bundle deals, top-up promo, bill discount, purchase of gift vouchers and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption.</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with bill discount, BreadTalk Rewards card/e-card and any third-party rewards & voucher redemption.</p> <p><u>Toast Box</u></p> <p>[Offer] Points will not be awarded for selected deals, bill discount, purchase of gift vouchers, orders made via the Mobile Ordering platform and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption.</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with BreadTalk Rewards card/e-card, bill discount and any third-party rewards & voucher redemption.</p> <p>Toast Box stores: Exclusion - Marina Bay Sands, Resort World Sentosa, Singapore Press Holdings, ION, Wisma and LOT1.</p> <p>Please note that 36x yuu Points is not awarded for spend at Jewel Changi Toast Box.</p> <p><u>Thye Moh Chan</u></p> <p>[Offer] Points will not be awarded for basket rental, bill discount, purchase of gift vouchers and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with BreadTalk Rewards card/e-card, bill discount and any third-party rewards & voucher redemption.</p> <p><u>Food Republic*</u></p> <p>[Offer] Points will not be awarded for dim sum, cut fruits, selected promo items and set meals, bill discount, purchase of gift vouchers and in conjunction with any third-party rewards & voucher redemption.</p>

	<p>[Rewards] Redeemed Reward cannot be used in conjunction with any other discounts, promotions and third-party rewards and voucher redemption.</p> <p>*With effect from 27 October 2024, yuu Points will no longer be awarded at all Food Republic stores.</p> <p><u>Food Junction**</u></p> <p>[Offer] Points will not be awarded for dim sum, cut fruits, selected promo items and set meals, bill discount, purchase of gift vouchers, orders made via the mobile ordering platform and in conjunction with any third-party rewards & voucher redemption.</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with any other discounts, promotions and third-party rewards and voucher redemption.</p> <p>Some rewards may not be valid for the following Food Republic and Food Junction stores: 313@Somerset L5, Causeway Point L4, Parkway Parade, VivoCity L3.</p> <p>**With effect from 27 October 2024, yuu Points will no longer be awarded at all Food Junction stores.</p>
Definitions	<p>"Top-up promo" refers to the additional payment of \$1 for a drink to complete a meal etc.</p> <p>"Bill discount" refers to discounts enjoyed by landlord mall staff, or their own staff, and any other tender mode discount.</p>

Mandai Wildlife Group

Brands	Singapore Zoo, River Wonders, Night Safari and Bird Paradise
Exclusions (applicable to 36x yuu Points)	<p>Points will not be awarded for any on-site purchases with effect from 1 November 2023. Points will only be awarded for tickets purchased online.</p> <p>Points cannot be earned in conjunction with any Partner promotions on the Mandai website, on the following pages:</p> <ol style="list-style-type: none"> 1. https://www.mandai.com/en/things-to-do/whats-on/promotions/partner-promos.html 2. https://partnerpromos.mandai.com/login

foodpanda Singapore

Brands	foodpanda Singapore: food delivery, pick up, shops and pandamart
Exclusions (applicable to 36x yuu Points)	<p>Points will not be awarded for any transactions with transaction description “PayPal” with effect from 1 February 2024.</p> <p>Points will not be awarded (but not limited) to the following transactions:</p> <ol style="list-style-type: none"> 1. Dine-in orders 2. pandago orders 3. All orders on corporate accounts 4. Top-ups on pandapay wallet 5. pandapro subscriptions 6. Any discounts and vouchers applied, delivery fee, platform fee and other fees, and rider tips

Gojek Singapore

Exclusions (applicable to 36x yuu Points)	Points will not be awarded for any transactions with transaction description “PayPal” with effect from 1 February 2024.
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Singtel

Brands	<p>SingtelShop! and Singtel Exclusive Retailers</p> <p>Base Award of up to 9X yuu Points and Bonus Award of additional 26X yuu Points will be awarded for eligible transactions.</p>
Exclusions (applicable to 36x yuu Points)	<ul style="list-style-type: none"> • Corporate plans/sign up • Recurring bill payment and bill payments <p>Please visit yuu App for the full list of exclusions.</p>