

Terms and Conditions Governing the DBS Live Fresh Student Card Cashback Programme (“Cashback Programme”)

- The Cashback Programme allows DBS Live Fresh Student Cardmembers (“**Cardmembers**”) to earn the following cashback (“**Cashback**”) in each calendar month:

| Cashback | Monthly Cap on Cashback |
|---|-------------------------|
| Additional 5% Cashback on Sustainable Spend | S\$15 |
| 5% Cashback on Eligible Merchant Spend | S\$15 |
| 0.3% Cashback on All Other Spend | S\$20 |

- The maximum cashback that a Card Account can earn in any calendar month is S\$50.
- Qualifying Spend** refers to retail transaction(s) charged to the Card, but excludes posted 0% interest-free instalment plan monthly transactions (“**IPP**”), posted My Preferred Payment instalment plan monthly transactions (“**MP3**”), interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via Internet banking, all fees charged by DBS and any transaction that is subsequently cancelled, voided, refunded or reversed (“**Refunded Transactions**”) for any reason. Refunded Transactions will be deducted from the Qualifying Spend, when computing any Cashback.

Additional 5% Cashback on Sustainable Spend

- Sustainable Spend** refers to retail transaction(s) made at the following Eco-Eateries, Eco-Retailers and Eco-Transport Services with the Merchant Description(s) or Merchant Category Code(s) (“**MCC**”) listed in the tables below that are in local currencies and charged to the Card.

Please note that the list of merchants is subject to changes by DBS. Cardmembers should refer to the website or Terms and Conditions for the updated list.

Eco-Eateries

| Merchant | Merchant Description |
|-------------------------|--|
| Just Dabao | JUST DABAO* |
| Open Farm Community | ODDLE* OPENFARM*, OPENFARMCOMMUNITY*, OPEN FARM COMMUNITY* |
| Restaurant Labyrinth | RESTAURANT LABYRINTH* |
| Scaled by Ah Hua Kelong | SCALED* |
| The Summerhouse | ODDLE* THESUMMERHOUSE*, THE SUMMERHOUSE* |

Eco-Retailers

| Merchant | Merchant Description |
|----------------------------|---|
| Bamboo Straw Girl | *BAMBOO STRAW GIRL* |
| Bettr Barista | *BETTR BARISTA* |
| Bettr Coffee Co. | *BETTR.CO*, *BETTR COFFEE*, *BETTRCOFFEE* |
| Boxgreen | *BOXGREEN* |
| Confetti Fine Foods | *CONFETTI FINE FOODS* |
| Crunch Cutlery | *CRUNCH CUTLERY* |
| Everyday Vegan Grocer | EVERYDAY VEGAN* |
| Little Farms | LITTLE FARM* |
| Oh My Goodness! | *OH MY GOODNESS* |
| Ryan's Grocery | RYANS GROCERY*, RYAN'S GROCERY* |
| Sasha's Fine Foods | SASHAS FINE FOOD*, SASHA'S FINE FOOD* |
| Scoop Wholefoods | SCOOP WHOLEFOOD* |
| SimplyGood | *SIMPLYGOOD* |
| Souley Green | *SOULEYGREEN* |
| Supernature | SUPERNATURE* |
| The Green Collective | *THE GREEN COLLECTIVE*, *THEGREENCOLLECTIV* |
| The Nail Social | *THE NAIL SOCIAL* |
| The Social Space | THE SOCIAL SPACE*, ODDLE* THESOCIALSPACE* |
| The Source Bulk Foods | *THE SOURCE BULK* |
| The Sustainability Project | THE SUSTAINABILITY PRO* |
| Treatsure | *TREATSURE* |
| Tribe Collective | *TRIBE COLLECTIVE* |
| WhatIF Foods | *WHATIF FOOD* |
| Your Sustainable Store | *YOUR SUSTAINABLE* |

Eco-Transport Services

| Merchant | Merchant Description | Merchant Category Code |
|------------------------------|----------------------|------------------------|
| Anywheel | ANYWHEEL* | |
| BlueSG | BLUESG* | |
| Bus/Train Rides via SimplyGo | BUS/MRT* | |
| Electric Vehicle Charging | | MCC 5552 |
| Greenlots | GREENLOT* | |
| SG Bike | SG BIKE* | |

5% Cashback on Eligible Merchant Spend

5. **Eligible Merchant Spend** refers to retail transaction(s) made at Golden Village, McDonald's, McDelivery, Netflix, Spotify and Starbucks with the Merchant Description(s) listed in the table below and charged to the Card.

Please note that the list of merchants is subject to changes by DBS. Cardmembers should refer to the website or Terms and Conditions for the updated list.

| Merchant | Merchant Description |
|----------------|---|
| Golden Village | GOLDEN VILLAGE*, HO-IGV*, GV DBO*, GV VIVOCITY*, GV SUNTEC CITY*, GV PLAZA SINGAPURA*, GV TAMPINES*, GV BISHAN*, GV-KATONG*, GV JURONG POINT*, GV YISHUN*, GV CITY SQUARE*, GV GRAND GREAT WORLD*, GV PAYA LEBAR*, GV FUNAN*, GV BEDOK*, GV TIONG BAHRU*, GV GOLD CLASS CONCIERG*, WWW.GV.COM.SG*, GV ONLINE*, GOLDEN VILLAGE IGV*, GV ONLINE AD* |
| McDonald's | MCDONALD'S*, MCDONALDS* |
| McDelivery | HANBAOBAO* |
| Netflix | *NETFLIX* |
| Spotify | *SPOTIFY* |
| Starbucks | STARBUCKS* |

0.3% Cashback on All Other Spend

6. **All Other Spend** refers to retail transaction(s) charged to the Card and excludes the following:
- payments made via AXS (except Pay+Earn), SAM and eNETS;
 - payments to educational institutions;
 - payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - 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);
 - payments to hospitals;
 - payments to insurance companies (including but not limited to sales, underwriting and premiums);
 - payments to non-profit organisations;
 - payments to utility bill companies;
 - any top-up 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 & Singtel Dash);

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- x. any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- xi. any transaction related to cryptocurrencies;
- xii. any transaction with transaction description "AMAZE*";
- xiii. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
- xiv. any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
- xv. any other transaction determined by DBS from time to time.

Other Conditions for Cashback

- 7. Cashback set out in Clause 1 will be awarded to the Card Account (that is of good standing) by the end of the following calendar month.
- 8. Cashback will not be awarded to a Cardmember whose Card Account is delinquent, voluntarily, or involuntarily closed, terminated, or suspended for any reasons whatsoever before the Cashback is awarded into the Card Account.
- 9. Cashback awarded will be reflected in the monthly Card Account statement. Cashback will automatically be applied to pay part of the billed amount for that statement month.
- 10. Any Cashback awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.
- 11. Qualifying Spend and Cashback is computed based on transaction date charged to the Card, provided that such transaction(s) have been posted into the Card Account as at the point of computation of the cashback.
- 12. Cashback is computed to the nearest 2 decimal places per transaction.
- 13. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code ("MCC") assigned by the association scheme and determined by the merchant and the merchant's acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transactions will not be considered as Qualifying Spend or be eligible to earn Cashback.
- 14. Cardmembers consent to forfeit any cashback earned for any transaction made on the DBS Live Fresh Student Card that has not been credited before upgrading to the DBS Live Fresh Card.

15. DBS shall not be responsible for any failure of delay in posting of sales transactions which may results in any customer being omitted from enjoying the benefits of Cashback Programme.
16. DBS reserve the right at any time without giving any reason or notice to you to deduct, withdraw, or cancel any Cashback awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.
17. DBS' decision on all matters relating to the Cashback Programme shall be final. No correspondence or claims will be entertained.

General Terms & Conditions

18. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, these Terms and Conditions shall prevail.
19. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any notice or liability to any party.
20. All 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 as DBS may reasonably consider necessary for the purpose of the Promotion, 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.