

**Terms and Conditions Governing the DBS Woman's Card Promotions and Programmes  
("Woman's Card Promotions & Programmes")**

**General Terms and Conditions**

1. DBS Woman's Card benefits or privileges are applicable to DBS Woman's Card and DBS Woman's World Card Cardmembers ("**Cardmembers**") only unless otherwise stated.
2. Full payment must be charged to a DBS Woman's Card or DBS Woman's World Card ("**Card**") unless otherwise stated.
3. DBS reserves the right at any time and at its sole discretion to vary these Terms and Conditions or suspend or terminate the Woman's Card Promotions & Programmes without any notice or liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
4. 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 Woman's Card Promotions & Programmes and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on <http://www.dbs.com/privacy>.
5. DBS' decision on all matters relating to the Woman's Card Promotions & Programmes shall be final. No correspondence or claims will be entertained.
6. DBS Rewards Programme Terms and Conditions apply. A copy of which can be found on [http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards\\_programme\\_tnc.pdf](http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf).
7. DBS shall have the absolute discretion to postpone the awarding of DBS Points for a reasonable period in the event of unforeseen circumstances, including but not limited to any delay arising from system issues.
8. For purposes of calculating the DBS Points which Cardmembers are entitled to, spending by both Principal and Supplementary Cardmembers will be consolidated under the Principal Card Account.
9. Any DBS Points awarded by DBS in respect of reversed transactions will be deducted from the Card Account accordingly.
10. DBS Points will be awarded based on the amount of eligible retail transaction(s) charged, rounded down to the nearest number.

## 10X Rewards on Online Spend and 3X Rewards on Overseas Spend

1. Applicable to DBS Woman's World Card only.
2. **“Online spend”** refers to retail transaction for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction through Mastercard Worldwide networks, excluding the following transactions:
  - i. payments made with the following Merchant Category Codes (“MCC”) listed in Table 1;
  - ii. transactions matching the terms listed in Table 2;
  - iii. payments made via online banking;
  - iv. payments made via telephone or mail order;
  - v. posted 0% Interest Instalment Payment Plan monthly transactions;
  - vi. posted My Preferred Payment Plan monthly transactions;
  - vii. interest, finance charges, cash advances, cash withdrawal, balance transfer, smart cash, AXS payments (except Pay + Earn), SAM online bill payments, bill payments via internet banking, and all fees charged by DBS; and
  - viii. any other transactions determined by DBS from time to time.

Table 1

MCC	Description
0763	Agricultural Co-operatives
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, Sanitary
5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies*
5199	Non-Durable Goods – Not Elsewhere Classified*
5960	Direct Marketing – Insurance Services*
5993	Cigar Stores and Stands*
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
6050	Quasi Cash – Financial institutions, Merchandise, Services*
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified
6513	Real Estate Agents and Managers – Rentals*
6529	Quasi Cash – Remote Stored Value Load – Financial Institute*
6530	Quasi Cash – Remote Stored Value Load – Merchant*
6534	Quasi Cash – Money Transfer – Member Financial Institution*

6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7261	Funeral Service and Crematories
7276	Tax Preparation Service
7311	Advertising Services
7322	Collection Agencies
7339	Stenographic and Secretarial Support
7349	Cleaning and Maintenance, Janitorial Services*
7372	Computer Programming, Data Processing, and Integrated Systems Design Services
7375	Information Retrieval Services
7393	Detective Agencies, Protective Services and Security Services Including Armored Cars and Guard Dogs
7399	Business Services (Not Elsewhere Classified)
7511	Quasi Cash – Truck Stop Transactions*
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
8111	Legal Services and Attorneys
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
8651	Political Organizations
8661	Religious Organizations*
8699	Membership Organizations – Not Elsewhere Classified*
8911	Architectural, Engineering, and Surveying Services
8931	Accounting, Auditing, and Bookkeeping Services
8999	Professional Services (Not Elsewhere Defined)
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

*\*With effect from 1 December 2025*

Table 2

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|--------------------------|--------------------------|-------------------------|
| • 123bitcoin.dk:7310     | • easycoin.cz            | • SAM –                 |
| • AMAZE                  | • EZLINK                 | • SAM PAYMENTS          |
| • AXS*                   | • EZ-LINK                | • SAXO CAP MKTS PTS LTD |
| • AXS BizPay             | • FAVE ECARD             | • SEDAP                 |
| • AXS PTE LTD            | • FAVEPAY                | • SERIESCOIN            |
| • BAGUS                  | • FLASHPAY ATU           | • Sgebiz                |
| • BetterCoins.dk         | • GPN_quicbit.eu         | • SGeBiz                |
| • BITCOINGAINTS          | • indacoin.com102Z       | • SHOPEEPAY             |
| • BITCOINTRADE           | • INDACOIN_CODE:107Z     | • SIMPLEX_BITSTAMP      |
| • bitit.io               | • INSTANT BITCOIN        | • Simplex_Bittylicious  |
| • Bitpanda               | • IPAYMY                 | • Simplex_Paybis        |
| • bitstamp.net           | • IPLMILESLIFE.COM       | • SIMPLEX_X coins       |
| • Bittylicious           | • KASHMI                 | • Simplex_Xapo          |
| • Buycoin                | • KJC COINS AUSTRALIA PT | • Singapore E-Business  |
| • BUYSOMEBITCOINS        | • MATCHMOVE PAY          | • SINGTEL DASH          |
| • CANTINE                | • MB MONEYBOOKERS.COM    | • SKRSKRILL.COM         |
| • CARDUP                 | • OANDA ASIA PAC         | • SmoovPay*             |
| • CASADELACRYPTO.COM     | • OANDAASIAPA            | • SMOOV PAY (EC)        |
| • CFSCFSBITCOINROMANIA   | • ORANGECOIN.COM         | • SMOOV PTE LTD         |
| • COINBASE               | • PAYEER.COM             | • spectrocoin.com       |
| • CoinCorner             | • PAYPAL AXS PTE LTD     | • TOROPTION             |
| • Coinify                | • PAYPAL BIZCONSULTA     | • TRANSIT               |
| • Coinmama               | • PAYPAL CAPITALROYA     | • TRANSIT 3             |
| • COINSTECH.COM          | • PAYPAL CMD BITCOIN     | • VIPCOINS.COM          |
| • CRVCOINBASE            | • PAYPAL COINJOLT        | • WWW.IGMARKETS.COM.SG  |
| • CRYPTO5                | • PAYPAL OANDAASIAPA     | • wwwcointedcom         |
| • CRYPTOCAPITALS         | • PAYPAL WMCCOIN         | • xcoins                |
| • CRYPTOEU.COM           | • PAYPAL XCOINS          | • XTRADE                |
| • Cryptopaywww.cryptopay | • PSPcoinsbank.com       | • YOUTRIP               |
| • CRYPTOSHOP.COM         | • RAZERPAY               | • ZEUS-CRYPTO.COM       |

*\*With effect from 1 December 2025*

3. “**Overseas spend**” refers to retail transactions for goods and services posted in foreign currencies (other than Singapore dollars), excluding transactions which are excluded from the awarding of DBS Points as set out in the DBS Rewards Programme Terms and Conditions.
4. DBS determines 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.

5. For every S\$5 spend, 1X DBS Point (for all spend) and additional 2X DBS Points (for overseas spend) will be awarded on the next working day, when the retail purchase transaction is posted to the Card Account. For every S\$5 on online spend, the remaining additional 9X DBS Points (for local spend) or 7X DBS Points (for overseas spend) will be awarded at the end of the next calendar month. The additional 9X DBS Points or 7X DBS Points are only applicable for the first S\$1,000 online spend per calendar month, charged to the Card (i.e. transaction date) and posted into the Card Account (i.e. posting date) at the point of computation of the points.
6. For the avoidance of doubt, cardmembers will earn DBS Points for their spend on the Card as follows:

	For every S\$5 Spend	Points Awarded On
<b>Base Reward (All Spend)</b>	1X DBS Point	Next working day
<b>Bonus Rewards (Overseas Spend)</b>	Additional 2X DBS Points	Next working day
<b>Bonus Rewards (Online Spend)</b>	Additional 9X DBS Points for local spend  Additional 7X DBS Points for overseas spend	Next calendar month

## 5X Rewards on Online Spend

1. Applicable to DBS Woman's Card only.
2. **“Online spend”** refers to retail transaction for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction through Mastercard Worldwide networks, excluding the following transactions:
  - i. payments made with the following Merchant Category Codes (“MCC”) listed in Table 1;
  - ii. transactions matching the terms listed in Table 2;
  - iii. payments made via online banking;
  - iv. payments made via telephone or mail order;
  - v. posted 0% Interest Instalment Payment Plan monthly transactions;
  - vi. posted My Preferred Payment Plan monthly transactions;
  - vii. interest, finance charges, cash advances, cash withdrawal, balance transfer, smart cash, AXS payments (except Pay + Earn), SAM online bill payments, bill payments via internet banking, and all fees charged by DBS; and
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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
6050	Quasi Cash – Financial institutions, Merchandise, Services*
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified
6513	Real Estate Agents and Managers – Rentals*
6529	Quasi Cash – Remote Stored Value Load – Financial Institute*
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6534	Quasi Cash – Money Transfer – Member Financial Institution*
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
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7311	Advertising Services
7322	Collection Agencies
7339	Stenographic and Secretarial Support
7349	Cleaning and Maintenance, Janitorial Services*
7372	Computer Programming, Data Processing, and Integrated Systems Design Services
7375	Information Retrieval Services
7393	Detective Agencies, Protective Services and Security Services Including Armored Cars and Guard Dogs
7399	Business Services (Not Elsewhere Classified)
7511	Quasi Cash – Truck Stop Transactions*
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8249	Vocational Schools and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organizations
8651	Political Organizations
8661	Religious Organizations*
8699	Membership Organizations – Not Elsewhere Classified*
8911	Architectural, Engineering, and Surveying Services
8931	Accounting, Auditing, and Bookkeeping Services
8999	Professional Services (Not Elsewhere Defined)
9211	Court Costs, Including Alimony and Child Support
9222	Fines
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Table 2

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| • AXS PTE LTD            | • FAVEPAY                | • SERIESCOIN            |
| • BAGUS                  | • FLASHPAY ATU           | • Sgebiz                |
| • BetterCoins.dk         | • GPN_quicbit.eu         | • SGeBiz                |
| • BITCOINGAINTS          | • indacoin.com102Z       | • SHOPEEPAY             |
| • BITCOINTRADE           | • INDACOIN_CODE:107Z     | • SIMPLEX_BITSTAMP      |
| • bitit.io               | • INSTANT BITCOIN        | • Simplex_Bittylicious  |
| • Bitpanda               | • IPAYMY                 | • Simplex_Paybis        |
| • bitstamp.net           | • IPLMILESLIFE.COM       | • SIMPLEX_X coins       |
| • Bittylicious           | • KASHMI                 | • Simplex_Xapo          |
| • Buycoin                | • KJC COINS AUSTRALIA PT | • Singapore E-Business  |
| • BUYSOMEBITCOINS        | • MATCHMOVE PAY          | • SINGTEL DASH          |
| • CANTINE                | • MB MONEYBOOKERS.COM    | • SKRSKRILL.COM         |
| • CARDUP                 | • OANDA ASIA PAC         | • SmoovPay*             |
| • CASADELACRYPTO.COM     | • OANDAASIAPA            | • SMOOV PAY (EC)        |
| • CFSCFSBITCOINROMANIA   | • ORANGECOIN.COM         | • SMOOV PTE LTD         |
| • COINBASE               | • PAYEER.COM             | • spectrocoin.com       |
| • CoinCorner             | • PAYPAL AXS PTE LTD     | • TOROPTION             |
| • Coinify                | • PAYPAL BIZCONSULTA     | • TRANSIT               |
| • Coinmama               | • PAYPAL CAPITALROYA     | • TRANSIT 3             |
| • COINSTECH.COM          | • PAYPAL CMD BITCOIN     | • VIPCOINS.COM          |
| • CRVCOINBASE            | • PAYPAL COINJOLT        | • WWW.IGMARKETS.COM.SG  |
| • CRYPTO5                | • PAYPAL OANDAASIAPA     | • wwwcointedcom         |
| • CRYPTOCAPITALS         | • PAYPAL WMCCOIN         | • xcoins                |
| • CRYPTOEU.COM           | • PAYPAL XCOINS          | • XTRADE                |
| • Cryptopaywww.cryptopay | • PSPcoinsbank.com       | • YOUTRIP               |
| • CRYPTOSHOP.COM         | • RAZERPAY               | • ZEUS-CRYPTO.COM       |

*\*With effect from 1 December 2025*

- DBS determines 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.
- For every S\$5 spend, 1X DBS Point will be awarded on the next working day, when the retail purchase transaction is posted to the Card Account. For every S\$5 on online spend, the remaining additional 4X DBS Points will be awarded at the end of the next calendar month. The additional 4X DBS Points are only applicable for the first S\$1,000 online spend per calendar month, charged to the Card (i.e. transaction date) and posted into the Card Account (i.e. posting date) at the point of computation of the points.



5. For the avoidance of doubt, cardmembers will earn DBS Points for their spend on the Card as follows:

	For every S\$5 Spend	Points Awarded On
Base Reward (All Spend)	1X DBS Point	Next working day
Bonus Rewards (Online Spend)	Additional 4X DBS Points	Next calendar month