



TERMS AND CONDITIONS GOVERNING SAFRA DBS CREDIT CARD CASH REBATE PROGRAMME

1. A SAFRA DBS Credit Cardmember (**"Cardmember"**) may earn the following cash rebate (**"Cash Rebate"**) on transactions if he/she charges a minimum of S\$500 to his/her SAFRA DBS Credit Card (**"Card"**) in retail purchases in the same calendar month (**"Qualifying Spend"**):

- (a) 3% cash rebate on Local MasterCard® contactless Transaction (**"Local MasterCard Contactless Transactions"**);
- (b) 3% cash rebate for Online Transactions (**"Online Transactions"**); and
- (c) 0.3% cash rebate on all other transactions excluding Contactless Transactions and Online Transactions with their Card (**"All Other Retail Transactions"**).

"Local MasterCard Contactless Transactions" refer to retail transactions made via MasterCard Contactless through a contactless payment terminal in Singapore.

"Online Transactions" refer to retail transactions made via the internet and processed by the respective merchants/acquirers as an online transaction through MasterCard Worldwide networks and exclude payments made via telephone, mail order or online banking.

"All Other Retail Transactions" refer to retail transactions which are not MasterCard Contactless Transactions and Online Transactions.

Cash Rebate shall not be awarded for the following:

- a) Payments made with the following Merchant Category Codes (**"MCC"**) listed in Table 1;
- b) Transactions matching the terms listed in Table 2;
- c) Posted 0% Interest Instalment Payment Plan monthly transactions;
- d) Posted My Preferred Payment Plan monthly transactions;
- e) 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
- f) Any other transactions determined by DBS from time to time.

Table 1

| 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, Non-Fiat 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 and Wagers) |
| 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 | Non-profit Organisations |
| 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 |

Table 2

| | | |
|---------------------|---------------------|------------------------|
| 123bitcoin.dk:7310* | FAVE ECARD* | SAM PAYMENTS* |
| AMAZE* | FAVEPAY* | SAXO CAP MKTS PTS LTD* |
| BAGUS* | FLASHPAY ATU* | SEDAP* |
| BetterCoins.dk* | GPN_quicbit.eu* | SERIESCOIN* |
| BITCOINGAINTS* | indacoin.com*102Z* | Sgebiz* |
| BITCOINTRADE* | INDACOIN_CODE:107Z* | SGeBiz* |
| bitit.io* | INSTANT BITCOIN* | SHOPEEPAY* |
| Bitpanda* | IPAYMY* | SIMPLEX_BITSTAMP* |



| | | |
|-------------------------|-------------------------|-----------------------|
| bitstamp.net* | IPL*MILESLIFE.COM* | Simplex_Bittylicious* |
| Bittylicious* | KASHMI* | Simplex_Paybis* |
| Buycoin* | KJC COINS AUSTRALIA PT* | SIMPLEX_X coins* |
| BUYSOMEBITCOINS* | MATCHMOVE PAY* | Simplex_Xapo* |
| CARDUP* | MB*MONEYBOOKERS.COM* | SINGTEL DASH* |
| CANTINE* | OANDAASIAPA* | Singapore E-Business* |
| CASADELACRYPTO.COM* | OANDA ASIA PAC* | SKR*SKRILL.COM* |
| CFS*CFSBITCOINROMAN* | ORANGECOIN.COM* | SMOOV PTE LTD* |
| COINBASE* | PAYEER.COM* | SMOOVPAY (EC)* |
| CoinCorner* | PAYPAL * BIZCONSULTA* | spectrocoin.com* |
| Coinify* | PAYPAL * CAPITALROYA* | TOROPTION* |
| Coinmama* | PAYPAL * OANDAASIAPA* | TRANSIT* |
| COINTEC.COM* | PAYPAL *AXS PTE LTD* | TRANSIT 3* |
| CRV*COINBASE* | PAYPAL *CMD BITCOIN* | VIPCOINS.COM* |
| CRYPTO5* | PAYPAL *COINJOLT* | WWW.IGMARKETS.COM.SG* |
| CRYPTOCAPITALS* | PAYPAL *COINJOLT* | wwwcointedcom* |
| CRYPTOEU.COM* | PAYPAL *WMCCOIN* | xcoins* |
| Cryptopaywww.cryptopay* | PAYPAL *XCOINS* | XTRADE* |
| CRYPTOSHOP.COM* | PSP*coinsbank.com* | YOUTRIP* |
| easycoin.cz* | RAZERPAY* | ZEUS-CRYPTO.COM* |
| EZLINK* | SAM -* | |

Please note that the above is not an exhaustive list and are subject to changes from time to time.

- Cash Rebate is issued in the form of SAFRA\$ and rounded up to the nearest 2 decimal places. Cash Rebate is capped at a maximum of SAFRA\$50 per Card account per calendar month. The Cash Rebate earned in a calendar month will be credited within 90 days after end of qualifying spend period.

Illustration of how you can earn rebates with the SAFRA DBS Credit Card

| Merchant | Spend Amount | Transaction Date | Spend Category | Rebate | SAFRA\$ earned |
|-------------------------------------|--------------|------------------|----------------|--------|-----------------|
| McDelivery Order | S\$40 | 02-Aug | Online | 3% | S\$1.20 |
| Groceries at Cold Storage | S\$60 | 05-Aug | Contactless | 3% | S\$1.80 |
| AirAsia.com air ticket | S\$300 | 11-Aug | Online | 3% | S\$9.00 |
| Bus/train rides | S\$30 | 15-Aug | Contactless | 3% | S\$0.90 |
| Furniture purchase at IKEA | S\$500 | 30-Aug | Retail | 0.30% | S\$1.50 |
| Total Spend for August | | | | | S\$930 |
| Total SAFRA\$ to be credited | | | | | S\$14.40 |



3. **“Qualifying Spend”** refers to retail transactions charged to the Card Account in a calendar month and posted into the Card Account at the point of computation of the Cash Rebate. It includes posted local and foreign retail sales via MasterCard, and excludes NETS, interest, finance charges, cash withdrawal, posted 0% interest-free instalment plan, balance transfer, smart cash, AXS payments (except Pay+Earn), SAM online bill payments, bill payments and fees charged by DBS Bank Ltd (**“DBS”**).
4. SAFRA\$ earned will expire 12 calendar months from the date it was earned. All expired SAFRA\$ will be forfeited. Eg. SAFRA\$ credited into the Card Account on 16 March 2019 will be available for redemption till 31 March 2020.
5. In the event that a Cardmember’s Card account is terminated or suspended for any reason, the said Cardmember will be disqualified from participating in the cash rebate programme and any SAFRA\$ accumulated shall be automatically forfeited or cancelled.
6. DBS shall not be responsible for any failure or delay in posting of sales transactions which may results in any customer being omitted from enjoying the Cash Rebate.
7. DBS’ decision on all matters relating to the Cash Rebate is final. No correspondence or claims will be entertained.
8. DBS may vary these terms and conditions or suspend or terminate the Cash Rebate programme by providing Cardmembers 30 days’ notice via any mode of communication at DBS’ discretion before any variation, suspension or termination takes effect.
9. 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 Cash Rebates, 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.