

DBS Chromo Card Programme Frequently Asked Questions (FAQs)

Card Application and Annual Fee

1. Can I apply for the DBS Chromo Card (“Card”)?

To apply for DBS Chromo Card, you must be 21 to 29 years old at the time of Card application and have a minimum income of at least:

- Singaporeans/PR: S\$30,000 p.a.
- Foreigners: S\$45,000 p.a.

If you are 30 years old and above, you can choose from our range of Credit Cards [here](#).

2. Can I apply for the DBS Chromo Card if I am turning 30 soon?

To apply for DBS Chromo Card, you must be 21 to 29 years old at the time of Card application.

Below is a simple illustration:

Scenario	Eligible to Apply?
You are 29 years old and your 30 th birthday is in 6 months	Yes
You are 29 years old and your 30 th birthday is in 1 month	Yes
Your 30 th birthday is today	No
It is one month after your 30 th birthday	No

3. Can I continue using my DBS Chromo Card after my 30th birthday?

Yes, your DBS Chromo Card will remain active and can continue to be used after your 30th birthday. However, your Card benefits will change three (3) months after your birthday month. For more information, please refer to Question 23 under the “Overview of Card Benefits” section below.

4. What is the annual fee for the DBS Chromo Card?

Annual Fee for the Card is waived for the first five (5) years. Thereafter, it is charged at S\$196.20 (inclusive of GST) per membership year.

5. Can I apply for a Supplementary Card for DBS Chromo Card?

No supplementary Card is issued for DBS Chromo Card.

6. What documents are required to apply for the DBS Chromo Card?

You may refer to [Card Application Checklist](#) on the documents required for the Card application.

Overview of Card Benefits

7. Do I need to select the Reward Preference upon card application?

Upon the successful creation of the Card Account, Cardmembers will be automatically enrolled to earn cashback. Cardmembers have the option to switch their reward preference (“**Reward Preference**”) from cashback to miles through the DBS digibank app.

8. What rewards can I enjoy with my DBS Chromo Card before I turn 30?

Cardmembers between the ages of 21 – 29 years old will earn rewards based on Eligible Spend charged to Card as stated in Table 1:

Table 1

Rewards	Rewards Earned	Rewards Cap per calendar month	Rewards Cap per calendar month
Reward Preference: Cashback			
Base cashback	1% cashback on Eligible Spend	No Cap	Total Rewards Capped at S\$150
Bonus cashback	Additional 4% cashback on the top two (2) Spend Categories if Cardmembers hit the Minimum Spend Requirement of S\$500 per calendar month (“Minimum Spend Requirement”)	S\$30 per Spend Category	
Reward Preference: Miles			
Miles	1.3 miles per S\$1 on Eligible Spend	No Cap	No Cap

The maximum cashback a Cardmember can earn is capped at S\$150 per calendar month. This cap includes both Base cashback and Bonus cashback earned in the same calendar month.

9. What is considered Eligible Spend?

Eligible Spend is defined as local retail transaction(s) charged to the Card and computed after deducting any transaction cancelled, voided, refunded or reversed, but excluding transactions specified in Clause 12 of the [Terms and Conditions Governing the DBS Chromo Card](#).

10. What transactions count towards the Minimum Spend Requirement?

Minimum Spend Requirement is defined as retail transaction(s) charged to the Card, including transactions made in foreign currencies, as well as transactions made in foreign currencies and converted to Singapore Dollars via the dynamic currency conversion (“**DCC**”), but excluding transactions specified in Clause 15 of the [Terms and Conditions Governing the DBS Chromo Card](#).

11. What transactions are excluded from the Minimum Spend Requirement of S\$500?

The following transactions are excluded from the Minimum Spend Requirement of S\$500:

- 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.

12. How do I qualify for the Bonus cashback?

Simply meet the S\$500 Minimum Spend Requirement on the Card in the same calendar month to qualify for the Bonus cashback on the top two (2) Spend Categories. Bonus cashback is capped at S\$30 per Spend Category per calendar month. The maximum cashback a Cardmember can earn is capped at S\$150 per calendar month.

13. What are the Spend Categories eligible for Bonus cashback?

The Spend Categories eligible for Bonus cashback are Dining, Travel, Shopping, Transport, Entertainment and Wellness. To qualify, the transaction must be an in-store or online transaction charged to your Card in Singapore Dollars (SGD), fall under the relevant Merchant Category Code (“**MCC**”) listed in Tables 4 to 9 and not match any of the excluded transaction terms listed in Table 10 of the [Terms and Conditions Governing the DBS Chromo Card](#).

14. How do I select my top two (2) Spend Categories to earn the Bonus cashback?

No selection is required. The two (2) Spend Categories with the highest Eligible Spend made in the same calendar month will qualify for Bonus cashback. In the event two (2) or more Spend Categories have the same aggregate Eligible Spend in a calendar month, DBS shall determine, at its sole and absolute discretion, which Spend Categories shall qualify for Bonus cashback.

15. Will I earn Bonus cashback from the first S\$1 on my top two (2) Spend Categories if I meet the Minimum Spend Requirement of S\$500?

Yes. If you meet the Minimum Spend Requirement of S\$500 in a calendar month, you will earn an additional 4% Bonus cashback from the first S\$1 spent on your top two (2) Spend Categories in the same month. Bonus cashback is capped at S\$30 per Spend Category per calendar month. The maximum cashback a Cardmember can earn is capped at S\$150 per calendar month. This cap includes both Base cashback and Bonus cashback earned in the same calendar month.

16. What happens if I do not meet the Minimum Spend Requirement of S\$500?

You will earn the Base cashback of 1% cashback on your Eligible Spend.

17. Will my overseas spend count towards the Minimum Spend Requirement of S\$500?

Foreign currency transactions made overseas or online will count towards the S\$500 Minimum Spend Requirement, provided they qualify as set out in Clause 15 of the [Terms and Conditions Governing the DBS Chromo Card](#).

18. How do I earn miles with my DBS Chromo Card?

Cardmembers who switch to miles Reward Preference will earn DBS Points equivalent to 1.3 miles per S\$1 on Eligible Spend charged to their Card. DBS Points can be converted at the rate of 1 DBS Point = 2 miles.

19. If I choose miles as my Reward Preference, will I still earn Bonus cashback?

If you choose miles as your Reward Preference, you will earn miles on Eligible Spend instead of cashback. Bonus cashback is only applicable under the cashback Reward Preference, subject to meeting the relevant Minimum Spend Requirement.

20. Will transaction(s) made in foreign currencies qualify for Rewards?

Transactions made in foreign currencies will not qualify for Rewards.

21. Will transaction(s) made in foreign currencies and converted to Singapore Dollars (SGD) via DCC qualify for Rewards?

Transactions made in foreign currencies and converted to Singapore Dollars (SGD) via DCC will qualify for Rewards.

22. Is there a cap on the miles I can earn on my DBS Chromo Card?

- There will be no cap on the miles earned on your DBS Chromo Card.

23. How are rewards earned on my DBS Chromo Card calculated?

- If you opt for cashback as your Reward Preference, you will receive 1% Base cashback on Eligible Spend and an additional 4% Bonus cashback on your top 2 Spend Categories.

Below is a simple illustration:

Card Spend	Category	Cashback Earned	Cashback Amount	Note
S\$10 at Yochi	Dine	1% Base Cashback	S\$0.10	Dine Category earns 1% Base Cashback, as it does not fall under the top 2 spend categories
S\$50 at Uniqlo	Shop	1% Base Cashback + 4% Bonus Cashback	S\$0.50 Base cashback + S\$2.00 Bonus cashback	Shop Category earns 1% Base Cashback and 4% Bonus Cashback
S\$500 on Scoot flight tickets	Travel	1% Base Cashback + 4% Bonus Cashback	S\$5 Base cashback + S\$20 Bonus cashback	Travel Category earns 1% Base Cashback and 4% Bonus Cashback
Total Spend: S\$560			S\$27.60	

- b) If you opt for miles as your Reward Preference, you will earn DBS Points on Eligible Spend before converting to miles. DBS Points awarded are calculated based on the total transaction amount divided by S\$5 and multiplied by 3.25 DBS Points, rounded down to the nearest whole number. DBS Points can then be converted to miles at a rate of 1 DBS Point to 2 miles.

Below is a simple illustration:

Card Spend	DBS Points Earned	DBS Points converted to miles
S\$10 at Genki	6	12
S\$50 at Uniqlo	32	64
S\$500 on Scoot Flight Tickets	325	650
Total Spend: S\$560	363 DBS Points	726 Miles

24. What happens once I turn 30?

- You will continue to earn rewards on the Eligible Spend in accordance to Table 1 in Terms and Conditions Governing DBS Chromo Card, for three (3) months after your 30th birthday month (“**Benefit Change Date**”).
- With effect from the Benefit Change Date:
 - If you opt for cashback as your Reward Preference, you will earn 1.7% cashback on Eligible Spend charged to the Card, with no cap;
 - If you opt for miles as your Reward Preference, you will earn DBS Points equivalent to 1.3 miles per S\$1 Eligible Spend charged to the Card.

For example, if a Cardmember’s 30th birthday falls on 30th Jan 2028, the Benefit Change Date will be 1st May 2028. To illustrate:

Rewards Category	From 30 Jan to 30 April 2028	From 1 May 2028 (3 months after Cardmember’s Birthday Month)
Reward Preference: Cashback		
Base cashback	1% cashback on Eligible Spend	1.7% cashback on Eligible Spend <i>*No cap on the cashback earned</i>
Bonus cashback	Additional 4% cashback on the top two (2) Spend Categories if Cardmembers hit the Minimum Spend Requirement of S\$500 per calendar month (“Minimum Spend Requirement”)	Not applicable
Reward Preference: Miles		

Miles	1.3 miles per S\$1 on Eligible Spend	1.3 miles per S\$1 on Eligible Spend
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25. How will I receive my rewards?

You will receive rewards based on your selected Reward Preference.

- Cashback earned will be posted in the monthly Card Account statement.
- Miles earned will be awarded in the form of DBS Points (which can be converted at a rate of 1 DBS Point to 2 miles). DBS Points awarded are calculated based on the total transaction amount divided by S\$5 and multiplied by 3.25X DBS Point, rounded down to the nearest whole number.

26. When will I receive my rewards?

a. When you are aged 21 – 29:

- Base cashback or Miles earned on Eligible Spend charged in a calendar month will be credited to the Cardmember's account within 30 days following the end of that calendar month. Miles will be awarded in the form of DBS Points (1 DBS Point equivalent to 2 miles).
 - Example: The Base cashback earned for your Eligible Spend made in March will be credited to your Card Account by April.*
- Bonus cashback earned on the top two (2) Spend Categories charged in a calendar month will be credited to the Cardmember's account within 60 days following the end of that calendar month.
- The maximum cashback a Cardmember can earn is capped at S\$150 per calendar month. This cap includes both Base cashback and Bonus cashback earned in the same calendar month.

b. When you turn 30:

- The first 1% of the Base cashback and Miles earned on Eligible Spend charged in a calendar month will be credited to the Cardmember's account within 30 days following the end of that calendar month.
- The additional 0.7% of the Base cashback earned on Eligible Spend charged in a calendar month will be credited to the Cardmember's account within 60 days following the end of that calendar month.
- Miles earned on Eligible Spend are awarded in the form of DBS Points.

27. Is there an expiry to the DBS Points earned on this Card?

DBS Points earned on your Card will have no expiry.

28. Aside from miles, what can DBS Points be used to redeem?

DBS Points may be redeemed for cash credits, shopping and dining vouchers, and other rewards available under the DBS Rewards Programme. Redemptions can be made via the DBS Rewards platform [DBS Credit Card Rewards - Pay with DBS Points](#). For more information on DBS Points, please visit [Credit Card Rewards & DBS Points Redemption | DBS Singapore](#).

29. What happens if I make a refund?

Refunded transaction(s) including transaction that is subsequently cancelled, voided, refunded or reversed will be deducted from the Minimum Spend Requirement. Any cashback and/or DBS Points awarded by DBS in respect of any transaction subsequently cancelled, voided, refunded, or reversed for any reason will be deducted from the Card Account accordingly. For the avoidance of doubt, such transaction will not count towards Eligible Spend.

30. What is considered a Foreign Currency Transaction or Dynamic Currency Conversion (DCC) transaction that is not subject to foreign currency transaction fees?

A Foreign Currency Transaction refers to a retail transaction charged to your Card in a foreign currency. A Dynamic Currency Conversion (“**DCC**”) transaction refers to a retail transaction charged in a foreign currency and converted to Singapore Dollars at the point of payment. Foreign currency transaction fees and DCC fees will not apply to these transactions, including transactions that are subsequently cancelled, voided, refunded or reversed.

31. What is considered Dining Spend that qualifies for Bonus cashback?

Dining spend includes in-store and online retail transaction(s) charged to the Card in Singapore and classified under the following categories below:

- Eating Places and Restaurants
- Fast Food Restaurants
- Candy Stores
- Bakeries

For the full list of Merchant Category Codes (“**MCC**”), please refer to Table 4 of the [Terms and Conditions Governing the DBS Chromo Card](#).

32. What is considered Travel Spend that qualifies for Bonus cashback?

Travel spend includes in-store and online retail transaction(s) charged to the Card in Singapore and classified under the following categories below:

- Airlines
- Hotel and motels
- Travel Agencies and Tour Operators
- Steamship and Cruise Lines
- Trailer Parks and Campgrounds

For the full list of Merchant Category Codes, please refer to Table 5 of the [Terms and Conditions Governing the DBS Chromo Card](#).

33. What is considered Shopping Spend that qualifies for Bonus cashback?

Shopping Spend includes in-store and online retail transaction(s) charged to the Card in Singapore and classified under the following categories below:

- Apparel
- Department Stores
- Electronics and Computers

- Specialty Retail
- Watches & Jewellery

For the full list of Merchant Category Codes, please refer to Table 6 of the [Terms and Conditions Governing the DBS Chromo Card](#).

34. What is considered Transport Spend that qualifies for Bonus cashback?

Transport Spend includes land transportation transaction(s) charged to the Card in Singapore and classified under the following categories below:

- Public Transport
- Ride-Hailing Services
- Taxis

For the full list of Merchant Category Codes, please refer to Table 7 of the [Terms and Conditions Governing the DBS Chromo Card](#).

35. What is considered Entertainment Spend that qualifies for Bonus cashback?

Entertainment spend includes in-store and online retail transaction(s) charged to the Card in Singapore and classified under the following categories below:

- Telegraph services
- Computer Network Services
- Bowling Alleys
- Golf Courses
- Video Game Arcades
- Record Stores
- Aquariums
- Amusement Parks
- Tourist Attractions

For the full list of Merchant Category Codes, please refer to Table 8 of the [Terms and Conditions Governing the DBS Chromo Card](#).

36. What is considered Wellness Spend that qualifies for Bonus cashback?

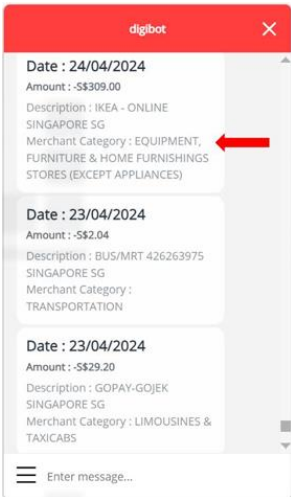
Wellness spend includes in-store and online retail transaction(s) charged to the Card in Singapore and classified under the following categories below:

- Drug Stores and Pharmacies
- Supermarkets
- Cosmetic Stores
- Massage Parlors
- Barber and Beauty Shops

For the full list of Merchant Category Codes, please refer to Table 9 of the [Terms and Conditions Governing the DBS Chromo Card](#).

37. How can I find out the Merchant Category Code of the posted transactions I made on my Card?

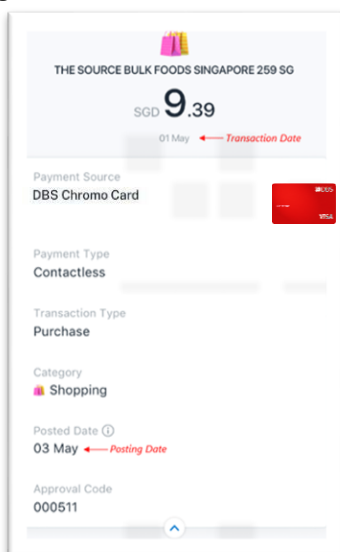
You may check the Merchant Category Code of the posted transactions via DBS digibot:

Step 1:	Click on the digibot icon located at the bottom right of DBS website
Step 2:	Click on Check Recent Transactions > Check Transactions and followed by Proceed to Check Recent Transactions
Step 3:	Click on Authenticate me
Step 4:	Complete the authentication using either your iBanking Login or Card & PIN
Step 5:	Select Credit Cards > Select the credit card you wish to enquire on and click on View Transaction History
Step 6:	Select the type of transactions (Unbilled Transactions / Billed Transactions) you would like to enquire on  The screenshot shows a list of transactions in the digibot app. The first transaction is dated 24/04/2024 for an amount of \$8309.00, with a description of 'IKEA - ONLINE SINGAPORE SG'. The merchant category is 'EQUIPMENT, FURNITURE & HOME FURNISHINGS STORES (EXCEPT APPLIANCES)'. A red arrow points to this category. Below it are two more transactions: one dated 23/04/2024 for \$82.04 (BUS/MRT) and another dated 23/04/2024 for \$829.20 (GOPAY-GOJEK).

38. What is the difference between transaction date and posting date?

Transaction date refers to the date when a purchase is made. Posting date refers to the date when the transaction is received by DBS. As merchants may make a settlement a few days after the transaction(s) have been made, posting date may be a few days later than the transaction date. As such, DBS shall not be responsible for any failure or delay in the posting of sales transaction(s), which may result in any Cardmember being omitted from enjoying the benefits of the Chromo Card Programme.

You can check the transaction date and posting date for each transaction under the Transaction History in digibank.



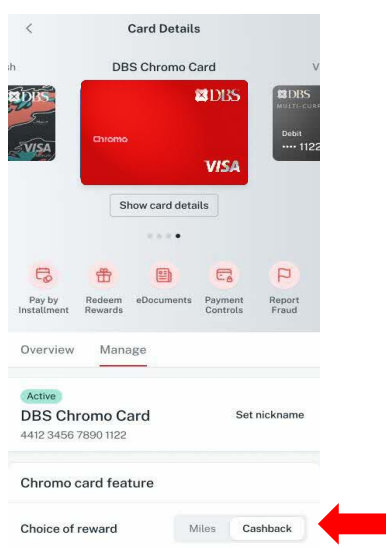
Reward Preference and Switching of Reward Preference

39. Why am I automatically enrolled to Cashback?

Upon the successful creation of the Card Account, Cardmembers will be automatically enrolled to earn cashback. Cardmembers have the option to switch their reward preference (“**Reward Preference**”) from cashback to miles through the DBS digibank app.

40. How can I make the switch of my Reward Preference?

The rewards switching functionality is available only via the DBS digibank app. To make the switch, Cardmembers must first download the DBS digibank app from the App Store, Google Play or AppGallery, then sign in using their DBS digibank account.



41. How often can I make the switch?

Cardmembers may switch their Reward Preference only once per calendar month. If a Cardmember has made a switch in the current calendar month, the next switch may only be made in the following calendar month. All reward preference switches are final, irreversible, and not subject to dispute.

42. When will the switch of Reward Preference be effective?

Cardmembers may decide or switch their Reward Preference for the previous calendar month’s Eligible Spend by the 10th day of the following calendar month. The Reward Preference in effect on the 10th day of the month will apply to that previous month’s Eligible Spend.

If you wish to keep your current Reward Preference, no action is required.

- a. For example, if a Cardmember has Eligible Spend in September and has Reward Preference selected as cashback as on 10th October, the Cardmember will earn cashback for all Eligible Spend in September.
- b. If a Cardmember has Eligible Spend in September and has Reward Preference selected as miles as on 10th October, the Cardmember will earn miles (in the form of DBS Points) for all Eligible Spend in September.

43. How do I know if the switch that I made is successful?

You will receive a push notification and email once your Reward Preference has been successfully updated. Your selected reward will also be reflected under Choice of reward in the digibank app.

44. What happens if I do not have a DBS digibank app?

You will need to download the DBS digibank app from App Store, Google Play or AppGallery then sign in using your DBS digibank account.

45. What happens to my DBS Points Card Account when I switch my Reward Preference?

Any DBS Points credited to the Card Account will remain in the Card Account until they are redeemed, expire or your Card Account is closed, whichever is earlier. Any subsequent switch of reward preference will not affect your existing DBS Points.

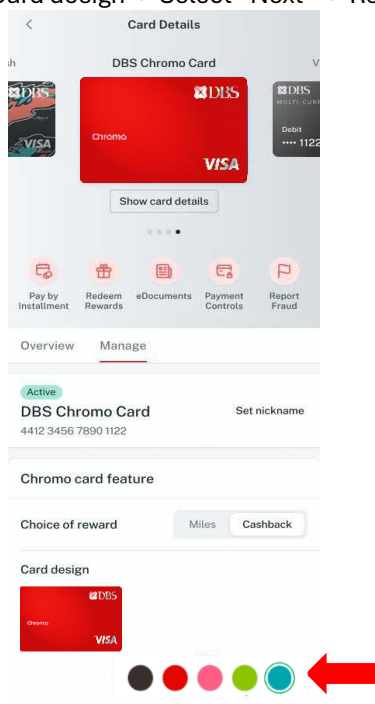
Card Design Changes

46. Can I change my card design? How often can I change it?

Yes. If you are a new Cardmember, you can change your card design from the next calendar month after your Card is approved. You may switch card design a maximum of one (1) time per calendar month via the DBS digibank app. If you have already used the change in a calendar month, you can make your next card design change only in the following calendar month.

47. How can I make the switch of card design?

Log in to digibank app and select DBS Chromo Card under Cards -> Switch to your card design of choice under Card design -> Select “Next” -> Review and select “Replace Now”.



48. How much is the card design change fee?

The fees will be advised to you during the card design selection journey.

49. How will the card design change fee be applied?

Once the design switch request has been successfully processed, the fee will be charged to your Card Account. The fee is non-refundable and not subject to dispute.

50. If I change my card design, will my new card have the same card number, expiry date and CVV?

Your card number will remain the same. However, your new card will feature an extended expiry date and a new CVV. To prevent payment lapses, please update the respective Billing Organisations and merchants (e.g., Netflix, utilities, telcos) of your new card details upon receiving your new Card.

51. Why can't I change my card design anymore?

You have exceeded the maximum number of card design changes per calendar month (>1). Any card replacement due to a damaged card will count towards your card design change quota for that calendar month.

52. Do replacement cards issued due to loss or fraud count towards my card design change limit?

Replacement cards issued due to a lost or fraudulent card are treated separately from card design changes and will not count towards your card design change limit for that calendar month.

53. If I request a replacement card, will the new card feature the same design as my current card?

You will receive a replacement card with your current card design. If you would like a new design, you can request a card change through your DBS digibank. Please note that a card design change fee will apply.

Note: If your original card design is no longer available, the default card design will be issued instead.

Credit Card charges and related fees**54. Are there transaction fees for overseas spend?**

No foreign currency transaction fees or Dynamic Currency Conversion fee (“DCC”) will be charged on retail transaction(s) charged to your Card in a foreign currency or a DCC transaction(s) charged in a foreign currency and converted to Singapore Dollars at the point of payment.

55. What is the exchange rate that will be charged when I transact overseas with my DBS Chromo Card?

Transactions made in foreign currency will be converted to Singapore Dollar (SGD) based on the exchange rate determined by the respective card associations (American Express, Mastercard or Visa). All foreign currency conversions are based on prevailing wholesale interbank rates or government-mandated rates, as determined by respective card associations.

56. Can I withdraw money overseas using the DBS Chromo Card?

You will be able to withdraw money overseas with the DBS Chromo Card, subject to the cash advance charges as stated on [Card Rates - DBS Cards Fees | DBS Bank Singapore](#).