

Terms and Conditions Governing DBS Chromo Card (“Chromo Card Programme”)

1. DBS Chromo Card (“**Card**”) benefits or privileges are applicable to DBS Chromo Cardmembers (“**Cardmembers**”) only unless otherwise stated.
2. DBS reserves the right at any time and at its sole discretion to vary these Terms and Conditions or suspend or terminate the Chromo Card Programme without any notice or liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
3. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Card, these Terms and Conditions shall prevail.
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 Chromo Card Programme 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 shall have the absolute discretion to postpone the awarding of cashback and/or DBS Points for a reasonable period in the event of unforeseen circumstances, including but not limited to any delay arising from system issues.
6. 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.

Overview of Card Benefits

7. Cardmembers may select one (1) of two Rewards Preference options under the Chromo Card Programme, being cashback or miles (“**Rewards**”). Upon the successful creation of the Card Account, Cardmembers will be automatically enrolled to earn cashback. Cardmembers have the option to switch their rewards preference (“**Rewards Preference**”) from cashback to miles through the DBS digibank app.
8. 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
Rewards 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	
Rewards Preference: Miles			
Miles	1.3 miles per S\$1 on Eligible Spend	No Cap	No Cap

- a. 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. Miles earned on Eligible Spend are awarded in the form of DBS Points.
- b. 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.
- c. The maximum cashback a Cardmember can earn is capped at S\$150 per calendar month.
9. Foreign currency transaction fees are not applicable to retail transaction(s) charged to the Card in foreign currencies, including any transaction subsequently cancelled, voided, refunded, or reversed.
10. Dynamic currency conversion fees are not applicable to retail transaction(s) charged to the Card in foreign currencies and converted to Singapore Dollars via dynamic currency conversion (“**DCC**”), including any transaction subsequently cancelled, voided, refunded, or reversed.

Definitions

11. **“Eligible Spend”** is defined as local retail transaction(s) charged to the Card and computed after deducting any transaction cancelled, voided, refunded or reversed, and excludes the following transactions:
- Transactions made in foreign currencies;
 - Payments made with the following Merchant Category Codes (“**MCC**”) listed in Table 2;
 - Transactions matching the terms listed in Table 3;
 - Posted 0% Interest Instalment Payment Plan monthly transactions;
 - Posted My Preferred Payment Plan monthly transactions;
 - Interest, finance charges, cash advances, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking, and all fees charged by DBS;
 - Any transaction subsequently cancelled, voided, refunded or reversed for any reason; and
 - Any other transactions determined by DBS from time to time.

Table 2

MCC	Description
4784	Tolls and Bridge Fees
4829	Money Transfer
4900	Electric, Gas, Sanitary and Water Utilities
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
6050	Quasi Cash – Financial Institutions, Merchandise, Services
6051	Non-Financial Institutions Foreign Currency, Money Orders (not wire transfer) and Travelers Cheques
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance Premiums
6399	Insurance, Not Elsewhere Classified (no longer valid for first presentment work)
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 institution – Stored value card purchase/reload
7349	Cleaning and Maintenance, Janitorial Services
7511	Quasi Cash - Truck Stop Transactions
7523	Parking Lots, Parking Meters and Garages
7995	Betting (including Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers)
8062	Hospitals

Table 2

MCC	Description
8211	Elementary and Secondary Schools
8220	Colleges, Junior Colleges, Universities, and Professional Schools
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
8999	Professional Services (Not Elsewhere Classified)
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 Transactions

Please note that the above list is subject to change from time to time.

Table 3

AMAZE*	AXS*	AXS BizPay*
AXS PTE LTD*	BAGUS*	CANTINE*
EZLINK*	EZ-LINK*	PAYPAL *AXS PTE LTD*
RAZERPAY*	SAM -*	SAM PAYMENTS*
SEDAP*	SGEBIZ*	SHOPEEPAY*
SINGAPORE E-BUSINESS*	SINGTEL DASH*	SMOOVEPAY*
TRANSIT 3*	YOUTRIP*	

Please note that the above list is subject to change from time to time.

12. **“Spend Category”** refers to the categories under which Bonus cashback may be awarded. A transaction will qualify under a Spend Category if it is an in-store or online transaction(s) charged to the Card in Singapore Dollars (SGD) and is classified under the relevant categories and Merchant Category Code (“**MCC**”) listed in Tables 4 to 9, but does not match any of the excluded transaction terms listed in Table 10.

Table 4: Dining Category

MCC	Description
5441	Candy, Nut and Confectionery Stores
5462	Bakeries
5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
5812	Eating Places and Restaurants
5814	Fast Food Restaurants

Table 5: Travel Category

MCC	Description
3000 – 3308	Various Airlines
3501 – 3839	Various Hotels
3998	Hotel and Motels
4411	Steamship and Cruise Lines
4511	Airlines and Air Carriers (Not Elsewhere Classified)
4582	Airports, Flying Fields, and Airport Terminals
4722	Travel Agencies and Tour Operators
4723	Package Tour Operators – Germany Only
5962	Direct Marketing – Travel-Related Arrangement Services
7011	Lodging – Hotels, Motels, Resorts, Central Reservation Services (Not Elsewhere Classified)
7012	Timeshares
7033	Trailer Parks and Campgrounds

Table 6: Shopping Category

MCC	Description
5045	Computers, Computer Peripheral Equipment, Not Elsewhere Classified
5193	Florists' Supplies, Nursery Stock and Flowers
5262	Ecommerce site hosted by market place operator with products/services provided by multiple third party suppliers
5309	Duty Free Store
5310	Discount Stores
5311	Department Stores
5399	Miscellaneous General Merchandise
5621	Women's Ready-to-Wear Stores
5631	Women's Accessory and Specialty Shops
5655	Sports Apparel, Riding Apparel Stores
5661	Shoe Stores
5681	Furriers and Fur Shops
5691	Men's and Women's Clothing Stores
5699	Miscellaneous Apparel and Accessory Shops
5732	Electronics Sale
5734	Computer Software Stores
5941	Sporting Goods Stores
5944	Watch, Clock, Jewelry, and Silverware Stores
5947	Card Shops, Gift, Novelty, and Souvenir Shops
5948	Luggage and Leather Goods Shops
5992	Florists
5999	Miscellaneous and Specialty Retail Stores

Table 7: Transport Category

MCC	Description
4011	Railways
4111	Local and Suburban Commuter Passenger Transportation, including Ferries
4112	Passenger Railways
4121	Taxicabs and Chauffeur-Driven Limousines
4131	Bus Lines
4214	Motor Freight Carriers and Haulage-Local and Long Distance, Removal and Storage Companies, and Local Delivery Services
4215	Courier Services-Air and Ground, and Freight Forwarders
4789	Transportation Services

Table 8: Entertainment Category

MCC	Description
4812	Telecommunications Equipment including telephone sales
4814	Fax services, Telecommunication Services
4816	Computer Network Services
4821	Telegraph services
	Only transactions that contain the corresponding transaction descriptions as set out in the below under specified MCCs (4812, 4814, 4816, 4821) - Starhub*Singtel*M1*Gomo*MyRepublic*Giga*CirclesLife*
4899	Cable, Satellite and Other Pay Television/Radio/Streaming Services Only transactions that contain the corresponding transaction descriptions as set out in the below under MCCs specified (4899): Netflix*Spotify*Disney plus*HBO*
5733	Music Stores – Musical Instruments, Pianos, and Sheet Music
5735	Record Stores
5815	Digital Goods—Media, Books, Movies, Music Only transactions that contain the corresponding transaction descriptions as set out in the below under MCCs specified (5815): Netflix*Spotify*Disney plus*HBO*
5816	Digital Goods – Games Only transactions that contain the corresponding transaction descriptions as set out in the below under MCCs specified (5816): Playstation*Nintendo*Steam*"MICROSOFT*XBOX"
5817	Digital Goods—Software Applications (excluding games)
5818	Digital Goods—Multi-Category
5945	Hobby, Toy, and Game Shops
5998	Tent and Awning Shops
7032	Sporting and Recreational Camps
7832	Motion Picture Theaters
7841	Video Tape Rental Stores
7911	Dance Halls, Studios and Schools
7922	Theatrical Producers (Except Motion Pictures), Ticket Agencies
7929	Bands, Orchestras, and Miscellaneous Entertainers (Not Elsewhere Classified)
7932	Billiard and Pool Establishments
7933	Bowling Alleys
7941	Commercial Sports, Athletic Fields, Professional Sports Clubs, and Sport Promoters
7991	Tourist Attractions and Exhibits
7992	Golf Courses – Public
7993	Video Amusement Game Supplies
7994	Video Game Arcades/Establishments
7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers
7998	Aquariums, Sea-aquariums, Dolphinariums
7999	Recreation Services (Not Elsewhere Classified)

Table 9: Wellness Category

MCC	Description
5411	Supermarkets
5912	Drug Stores and Pharmacies
5977	Cosmetic Stores
5997	Electric Razor Stores – Sales and Service
7230	Barber and Beauty Shops
7231	Beauty, Barber Shop and Gyms
7297	Massage Parlors
7298 & 7997	Health and Beauty Shops &
	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses
	Only transactions that contain the corresponding transaction descriptions as set out in the below under MCCs specified (7298,7997): Anytime Fitness* Classpass*Virgin Active*Fitness First*Body Fit Training*True Fitness*247 Fitness*Pure Yoga*Revl Training*True Yoga*Revolution SG*
8031	Osteopaths
8041	Chiropractors
8049	Podiatrists and Chiropodists

Please note that the above list in Tables 3 to 9 is subject to change from time to time.

Table 10

CARDUP	CRYPTOCAPITALS*	PAYPAL *XCOINS*
IPAYMY	CRYPTOEU.COM*	PSP*coinsbank.com*
KASHMI	Cryptopaywww.cryptopay*	RAZERPAY*
MATCHMOVE PAY	CRYPTOSHOP.COM*	SAM -*
PAYEER.COM	easycoin.cz*	SAM PAYMENTS*
TOROPTION	EZLINK*	SAXO CAP MKTS PTS LTD*
XTRADE	EZ-LINK*	SERIESCOIN*
123bitcoin.dk:7310*	FAVE ECARD*	SIMPLEX_BITSTAMP*
AMAZE*	FAVEPAY*	Simplex_Bittylicious*
BetterCoins.dk*	FLASHPAY ATU*	Simplex_Paybis*
BITCOINGAINTS*	GPN_quicbit.eu*	SIMPLEX_X coins*
BITCOINTRADE*	indacoin.com*102Z*	Simplex_Xapo*
bitit.io*	INDACOIN_CODE:107Z*	SINGTEL DASH*
Bitpanda*	INSTANT BITCOIN*	SKR*SKRILL.COM*
bitstamp.net*	IPL *MILESLIFE.COM*	SMOOV PTE LTD*
Bittylicious*	KJC COINS AUSTRALIA PT*	SMOOVPAY (EC)*
Buycoin*	MB * MONEYBOOKERS.COM*	spectrocoin.com*
BUYSOMEBITCOINS*	OANDA ASIA PAC*	TRANSIT*
CASADELACRYPTO.COM*	OANDAASIAPA*	VIPCOINS.COM*
CFS*CFSBITCOINROMANIA*	ORANGECOIN.COM*	WWW.IGMARKETS.COM.SG*
COINBASE*	PAYPAL * BIZCONSULTA*	wwwcointedcom*
CoinCorner*	PAYPAL * CAPITALROYA*	xcoins*
Coinify*	PAYPAL * OANDAASIAPA*	YOUTRIP*
Coinmama*	PAYPAL *AXS PTE LTD*	ZEUS-CRYPTO.COM*
COINTEC.COM*	PAYPAL *CMD BITCOIN*	
CRV*COINBASE*	PAYPAL *COINJOLT*	
CRYPTO5*	PAYPAL *WMCCOIN*	

Please note that the above list is subject to change from time to time.

- 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 are not determined by DBS. If any transaction is not classified under a relevant MCC, such transaction(s) will not be considered as part of the Minimum Spend Requirement or be eligible to earn Rewards.

14. **“Minimum Spend Requirement”** is defined as retail transaction(s) charged to the DBS Chromo Card (**“Card”**) and computed after deducting any transaction cancelled, voided, refunded or reversed. This includes transactions made in foreign currencies, as well as transactions made in foreign currencies and converted to Singapore Dollars via the dynamic currency conversion (**“DCC”**). Transactions excluded from the Minimum Spend Requirement include posted 0% interest free instalment plan monthly transactions (**“IPP”**), posted My Preferred Payment instalment plan monthly transactions (**“MP3”**), interest, finance charges, cash advance, cash withdrawal, balance transfer, smart cash, 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 Minimum Spend Requirement, when computing any cashback or miles.

Rewards Preference: Cashback

15. Cardmembers will earn 1% cashback (**“Base cashback”**) on all Eligible Spend charged to Card. Any cancelled, voided, refunded, or reversed transaction will be deducted from Eligible Spend and Minimum Spend Requirement.
16. To qualify for the additional 4% cashback (**“Bonus cashback”**) on the top two (2) Spend Categories, Cardmembers must charge at least S\$500 worth of retail transaction(s) that count towards the Minimum Spend Requirement to the Card in the same calendar month.
17. 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.”
18. 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.
19. Transactions made in foreign currencies will not qualify for Base cashback or Bonus cashback.
20. For the avoidance of doubt, transactions made overseas and converted to Singapore Dollars via DCC will be considered as Eligible Spend and will qualify for Base cashback and Bonus cashback, in accordance with Table 1.
21. Cashback earned will be posted in the monthly Card Account statement.
22. 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.

Rewards Preference: Miles

23. Cardmembers who switch to miles Rewards Preference will earn DBS Points equivalent to 1.3 miles per S\$1 spent on Eligible Spend charged to their Card.
24. Transactions made in foreign currencies will not qualify for miles.
25. For the avoidance of doubt, transactions made overseas and converted to Singapore Dollars DCC will be considered as Eligible Spend and will qualify for miles, in accordance with Table 1.
26. 1.3 Miles will be awarded in the form of DBS Points (1 DBS Point equivalent to 2 miles) and is 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 and be credited to Cardmember's account within 30 days following the end of that calendar month.
27. DBS Points earned on DBS Chromo Card will have no expiry.
28. The Cardmember must ensure that their Card Account is in good standing with DBS, not terminated and/or suspended in order to perform a rewards redemption.
29. DBS Points may only be redeemed or used in accordance with the DBS Rewards Programme Terms and Conditions. Please refer to the full [DBS Rewards Programme Terms and Conditions](#) for the complete list of eligible redemption options and applicable conditions.

Switching Rewards Preference

30. 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.
31. Cardmembers may switch their Rewards 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.
32. Cardmembers may decide or switch their Rewards Preference for the previous month's Eligible Spend by the 10th day of the following calendar month. The Rewards Preference in effect on the 10th day of the month will apply to that previous month's Eligible Spend. The Rewards Preference selected by the Cardmember at the reward computation date determined by DBS shall apply to the computation of cashback and/or DBS Points for the corresponding calendar month's Eligible Spend.
 - a. For example, if a Cardmember has a Eligible Spend in April, the Cardmember may decide or switch their Rewards Preference by 10 May. The Rewards Preference in effect on 10 May will determine if the Cardmember receives cashback or miles for their Eligible Spend in April.
 - b. If a Cardmember has Eligible Spend in May and is on miles Rewards Preference on 10 June, the Cardmember will receive DBS Points for all Eligible Spend in May.
33. Base cashback and/or DBS Points 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.

34. 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.
35. The maximum cashback a Cardmember can earn is capped at S\$150 per calendar month.
36. Eligible Spend made in the same calendar month may only qualify for rewards under one (1) Rewards Preference, being either cashback or miles, and will not qualify for both.

Changes to Card Benefits Post Cardmember's 30th Birthday

37. Cardmembers above the age of 30 years will earn rewards based on the Eligible Spend charged to Card as follows:

Rewards	Rewards Earned	Rewards Cap per calendar month
Rewards Preference: Cashback		
Base cashback*	1.7% cashback on Eligible Spend	No Cap
Rewards Preference: Miles		
Miles	1.3 miles per S\$1 on Eligible Spend	No Cap

38. Cardmembers who are on the cashback Rewards Preference will be eligible to earn Base cashback and Bonus cashback under the cashback Rewards Preference for three (3) months after the Cardmember's 30th birthday month ("**Benefit Change Date**").

39. With effect from the Benefit Change Date:

- a. Cardmembers enrolled in the cashback Rewards Preference will earn 1.7% cashback, with no cap, on the Eligible Spend charged to the Card, and;
- b. Cardmembers enrolled in the miles Rewards Preference will continue to earn miles (awarded in the form of DBS Points) on Eligible Spend charged to the Card. DBS Points is 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.

For illustration, if a Cardmember's 30th birthday falls on 30 Jan 2028, the Benefit Change Date will be effective from 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)
Rewards 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
Rewards Preference: Miles		
Miles	1.3 miles per S\$1 on Eligible Spend	1.3 miles per S\$1 on Eligible Spend

- a. 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.
- b. 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.
- c. Miles earned on Eligible Spend are awarded in the form of DBS Points.

40. Other Card benefits set out in Clauses 9 and 10 shall remain unchanged. For the avoidance of doubt, foreign currency transaction fees and dynamic currency conversion fees shall continue not to apply.

41. DBS reserves the right to determine the Cardmember's eligibility for the applicable benefits under the Chromo Card Programme based on the Cardmember's date of birth maintained in DBS' records.

Card Design Change

- 42. New Cardmembers can change their card design from the next calendar month following the month the Card Account is successfully created.
- 43. Cardmembers may change card design once per calendar month via the DBS digibank app. If Cardmembers have made one change within a calendar month, they will be eligible to make another card design change only in the next calendar month.
- 44. Each card design change may incur a fee, subjected to GST, where applicable, which will be advised to the Cardmember during the card design selection journey. The fee will be charged to Cardmember's account upon successful processing of the design change request. Any fees charged are irreversible, and not subject to dispute once the request has been successful processed.

Other Rewards Conditions

- 45. Minimum Spend Requirement and rewards are computed based on transaction date charged to the Card after deducting any transaction cancelled, voided, refunded or reversed, provided that such transaction(s) have been posted into the Card Account as at the point of computation of the rewards.
- 46. Cashback earned for each transaction is rounded down to the nearest 2 decimal places.
- 47. 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.
- 48. DBS reserves the right to determine the applicable Rewards Preference, and such determination shall be final.
- 49. DBS reserves the right at any time, without giving any reason or notice to Cardmembers, to deduct, withdraw, or cancel any Rewards credited to them without liability. Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.
- 50. DBS' decision on all matters relating to the Chromo Card Programme shall be final. No correspondence or claims will be entertained.