DBS Live Fresh Card Cashback Programme
Frequently Asked Questions (FAQs)

1. **How can I rack up cashback with my DBS Live Fresh Card ("Card")?**
   Simply spend at least S$800 on your Card to earn the Bonus Rewards of up to S$70 on your Shopping and Transport Spend for each month. This includes in-store, contactless and online spend made in Singapore and overseas!

   Here's how:



2. **What happens if I do not meet the Minimum Spend Requirement of S$800?**
   Fret not! You will still earn the Base Rewards of 0.3% cashback on your eligible All Spend.

3. **Will I be earning additional 5.7% cashback right from the first S$1 on Shopping and/or Transport Spend if I meet the Minimum Spend Requirement of S$800?**
   Yes! You will be earning the additional 5.7% cashback right from the first S$1 on your Shopping and/or Transport Spend if you meet the Minimum Spend Requirement of S$800 in the same calendar month. The cashback earned on your Shopping and/or Transport Spend is subjected to a cashback cap of S$50 and S$20 per calendar month respectively.

4. **When will I receive my cashback?**
   Your cashback will be credited to your Card Account (that is in good standing) by the end of the following calendar month.

   Example: The cashback earned for your spending made in the calendar month of March will be credited to your Card Account by end of April.

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5. What transactions are excluded from the Minimum Spend Requirement of S$800?

Most transactions count towards the Minimum Spend Requirement of S$800 except the following:

- 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
- refunds.

6. What is considered as All Spend?

Most transactions count towards All Spend **except** the following:

- Payments made with the following Merchant Category Codes ("**MCC**") listed in Table 1 of Clause 7 of the DBS Live Fresh Card Cashback Programme T&Cs;
- Transactions matching the terms listed in Table 2 of Clause 7 of the DBS Live Fresh Card Cashback Programme T&Cs;
- 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 (except Pay + Earn), 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.

7. What is considered as Shopping Spend?

Shopping Spend includes in-store and online retail transaction(s) charged to the Card in Singapore and overseas and classified under the following categories below, except the transactions listed in Clause 10 of the DBS Live Fresh Card Cashback Programme T&Cs:

- Apparel
- Department Stores
- Electronics and Computers
- Home/Office Furnishing & Appliances
- Personal Services
- Specialty Retail
- Watches & Jewellery

For the list of Merchant Category Codes, please refer to Clause 8 of the DBS Live Fresh Card Cashback Programme T&Cs.

8. What is considered as Transport Spend?

Transport Spend includes land transportation transaction(s) charged to the Card in Singapore and overseas and classified under the following categories below, except the transactions listed in Clause 10 of the DBS Live Fresh Card Cashback Programme T&Cs:

- Public Transport
- Ride-Hailing Services
- Taxis

For the list of Merchant Category Codes, please refer to Clause 9 of the DBS Live Fresh Card Cashback Programme T&Cs.

9. How are the minimum spend and cashback earned computed?

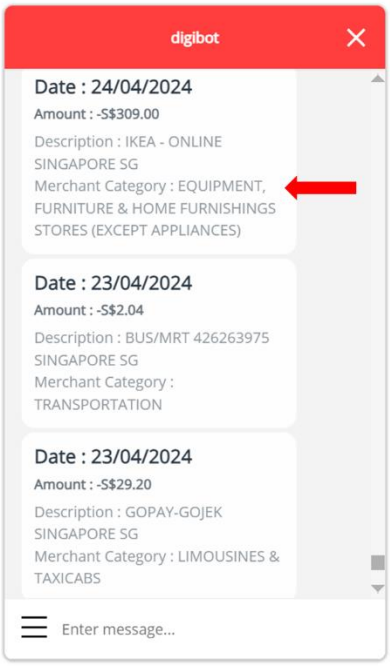
The minimum spend and cashback earned are computed based on the date that the transaction was made on the Card. If the transaction is not posted at the point of computation, it will not be included.

Cashback earned for each transaction is rounded to the nearest 2 decimal place.

10. How can I find out the merchant category of the posted transactions I made on my credit card account?

You may check the merchant category of the posted transactions via DBS digibot:

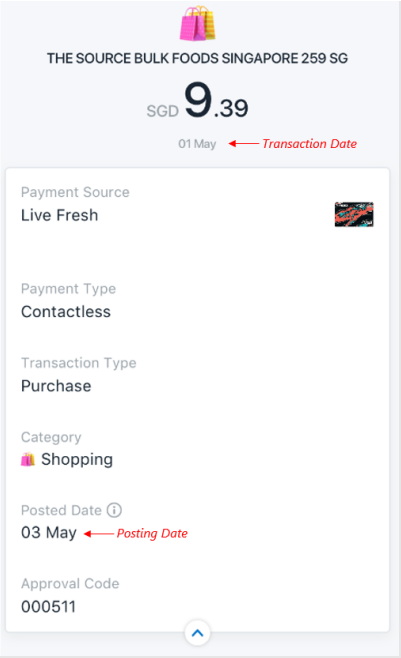
Step 1. Click on the **digibot icon** located at the bottom right of DBS website
Step 2. Click on **Check Recent Transactions** > **Check Transactions** and followed by **Proceed to Check Recent Transactions**
Step 3. Click on **Authenticate me**
Step 4. Complete the authentication using either your 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



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

Transaction date refers to the date when a transaction is made on the Card. 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 has no control over when merchants record the transaction(s).

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



12. What happens if I make a refund?

Refunded transaction will be deducted from the Minimum Spend Requirement and excluded in the computation of your cashback.

13. What happens if I upgrade my DBS Live Fresh Student Card to a DBS Live Fresh Card?

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 will be forfeited.

Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme ("**Cashback Programme**") apply. Please refer here for details.

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