Terms and Conditions Governing the DBS Live Fresh Card Cashback Programme

Up to 6% cashback on Shopping & Transport Spend

1. The DBS Live Fresh Card Cashback Programme ("**Cashback Programme**") allows DBS Live Fresh Cardmembers ("**Cardmembers**") to earn the following cashback ("**Cashback**"):

Category	Cashback	Cap per calendar month
Base Rewards	0.3% cashback on All Spend	No cap
If Cardmembers hit the Minimum Spend Requirement of S$800 per calendar month:		
Bonus Rewards	Additional 5.7% cashback on Shopping Spend	S$50
	Additional 5.7% cashback on Transport Spend	S$20

2. Cardmembers will earn unlimited 0.3% cashback ("**Base Rewards**") on all eligible retail transaction(s) ("**All Spend**") charged to their DBS Live Fresh Card ("**Card**") excluding the transactions stated under Clause 7.

3. To qualify for the additional 5.7% cashback ("**Bonus Rewards**") on Shopping and Transport Spend, Cardmembers must charge at least S$800 worth of retail transaction(s) ("**Minimum Spend Requirement**") to the Card in the same calendar month.

4. Cashback earned by both the Principal and Supplementary Cardmember(s) will be credited to the Principal Cardmember's Card Account (that is of good standing) by the end of the following calendar month.

5. Cashback earned will be reflected in the monthly Card Account statement and automatically applied to pay part of the billed amount for that statement month.

Definitions

6. "**Minimum Spend Requirement**" is defined as retail transaction(s) charged to the DBS Live Fresh Card ("**Card**"), but excludes 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.

7. "**All Spend**" is defined as retail transaction(s) charged to the Card and excludes the following transactions:
    - Payments made with the following Merchant Category Codes ("**MCC**") listed in Table 1;
    - Transactions matching the terms listed in Table 2;
    - 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 1

MCC	Description
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
6050	Quasi Cash – Financial institutions, Merchandise, Services*
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
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
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

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
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 Purchases – Government Only

**With effect from 1 December 2025*

Table 2

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*	

#With effect from 1 December 2025

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

8. "**Shopping Spend**" is defined as in-store and online retail transaction(s) charged to the Card in Singapore and overseas and classified under the following categories with the Merchant Category Codes ("**MCC**") listed in Table 3.
    - Apparel
    - Department Stores
    - Electronics and Computers
    - Home/Office Furnishing & Appliances
    - Personal Services
    - Specialty Retail
    - Watches & Jewellery

Table 3

MCC	Description
4225	Public Warehousing and Storage-Farm Products, Refrigerated Goods, Household Goods, and Storage
5021	Office and Commercial Furniture
5045	Computers and Computer Peripheral Equipment and Software
5065	Electrical Parts and Equipment
5094	Precious Stones and Metals, Watches and Jewelry
5111	Stationery, Office Supplies, Printing and Writing Paper
5137	Men's, Ladies, and Children's Uniforms and Commercial Clothing
5139	Commercial Footwear
5193	Florists Supplies, Nursery Stock and Flowers
5200	Home Supply Warehouse
5262	Online Marketplaces
5309	Duty Free Shops
5310	Discount Stores
5311	Department Stores
5331	Discount Shops
5399	Miscellaneous General Merchandise
5531	Auto Store, Home Supply Stores
5611	Men's and Boys' Clothing and Accessories Shops
5621	Ladies Ready-to-Wear Shops
5631	Ladies Accessory and Specialty Shops
5641	Children's and Infants' Wear Shops
5651	Family Clothing Shops
5655	Sports and Riding Clothes Shops
5661	Shoe Shops
5681	Furriers and Fur Shops
5691	Men's and Ladies Clothing Shops
5697	Tailors, Seamstresses, Mending, and Alterations
5698	Wig and Toupee Shops

5699	Miscellaneous Clothing and Accessory Shops
5712	Furniture, Home Furnishings, and Equipment Shops, Except Appliances
5713	Floor Covering Shops
5714	Drapery, Window Covering, and Upholstery Shops
5718	Fireplace, Fireplace Screens and Accessories Shops
5719	Miscellaneous Home Furnishing Specialty Shops
5722	Household Appliance Shops
5732	Electronics Shops
5734	Computer Software Shops
5931	Used Merchandise and Secondhand Shops
5932	Antique Shops-Sales, Repairs, and Restoration Services
5933	Pawn Shops
5937	Antique Reproductions
5943	Stationery Shops, Office and School Supply Shops
5944	Jewelers, Watches, Clocks, and Silverware Shops
5947	Gift, Card, Novelty and Souvenir Shops
5948	Luggage and Leather Goods Shops
5950	Glassware/Crystal Shops
5973	Religious Goods Shops
5977	Cosmetics Shops
5978	Typewriter Shops - Sales, Rentals, Service
5992	Florists
5993	Cigar Shops and Stands*
5996	Swimming Pools - Sales and Service
5997	Electric Razor Shops - Sales and Service
5999	Miscellaneous and Specialty Retail Shops
7230	Beauty and Barber Shops
7251	Shoe Repair Shops, Shoe Shine Parlors, and Hat Cleaning Shops
7273	Dating and Escort Services
7277	Counseling Services-Debt, Marriage, and Personal
7278	Buying and Shopping Services and Clubs
7297	Massage Parlors
7298	Health and Beauty Spas
7299	Miscellaneous Personal Services-Not Elsewhere Classified
7321	Consumer Credit Reporting Agencies
7361	Employment Agencies and Temporary Workers Services
7392	Management, Consulting, and Public Relations Services
8351	Child Care Services
9751	U.K. Supermarkets, Electronic Hot File

Last Updated: 16 January 2026

** Removed with effect from 1 December 2025*

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

9. "**Transport Spend**" is defined as land transportation transaction(s) charged to the Card in Singapore and overseas and classified under the following categories with the Merchant Category Codes ("**MCC**") listed in Table 4.
    - Public Transport
    - Ride-Hailing Services
    - Taxis

Table 4

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
7511	Truck Stop Transactions*

** Removed with effect from 1 December 2025*

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

10. Shopping Spend and Transport Spend excludes the following transactions matching the terms listed in Table 5.

Table 5

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*	SHOPEEPAY*
AMAZE*	FAVEPAY*	SIMPLEX_BITSTAMP*
BetterCoins.dk*	FLASHPAY ATU*	Simplex_Bittylicious*
BITCOINGAINTS*	GPN_quicbit.eu*	Simplex_Paybis*
BITCOINTRADE*	indacoin.com*102Z*	SIMPLEX_X coins*
bitit.io*	INDACOIN_CODE:107Z*	Simplex_Xapo*
Bitpanda*	INSTANT BITCOIN*	SINGTEL DASH*
bitstamp.net*	IPL*MILESLIFE.COM*	SKR*SKRILL.COM*
Bittylicious*	KJC COINS AUSTRALIA PT*	SMOOV PTE LTD*
Buycoin*	MB * MONEYBOOKERS.COM*	SMOOVPAY (EC)*
BUYSOMEBITCOINS*	OANDA ASIA PAC*	spectrocoin.com*
CASADELACRYPTO.COM*	OANDAASIAPA*	TRANSIT*
CFS*CFSBITCOINROMANIA*	ORANGECOIN.COM*	VIPCOINS.COM*
COINBASE*	PAYPAL * BIZCONSULTA*	WWW.IGMARKETS.COM.SG*
CoinCorner*	PAYPAL * CAPITALROYA*	wwwcointedcom*
Coinify*	PAYPAL * OANDAASIAPA*	xcoins*
Coinmama*	PAYPAL *AXS PTE LTD*	YOUTRIP*
COINSTEC.COM*	PAYPAL *CMD BITCOIN*	ZEUS-CRYPTO.COM*
CRV*COINBASE*	PAYPAL *COINJOLT*	
CRYPTO5*	PAYPAL *WMCCOIN*	

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

Other Conditions for Cashback

11. Minimum Spend Requirement and Cashback are computed based on transaction date charged to the Card, provided that such transaction(s) have been posted into the Card Account as at the point of computation of the cashback.

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

Last Updated: 16 January 2026

13. Cashback will not be credited 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.

14. Any Cashback credited by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.

15. 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 is 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 Cashback.

16. Cardmembers consent to forfeit 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.

17. DBS shall not be responsible for any failure of delay in posting of sales transaction(s) which may results in any Cardmember being omitted from enjoying the benefits of Cashback Programme.

18. DBS reserve the right at any time without giving any reason or notice to Cardmembers to deduct, withdraw, or cancel any Cashback credited to them without liability. Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.

19. DBS' decision on all matters relating to the Cashback Programme shall be final. No correspondence or claims will be entertained.

General Terms & Conditions

20. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, these Terms and Conditions shall prevail.

21. DBS may vary these Terms and Conditions or suspend or terminate the Cashback Programme without any notice or liability to any party.

22. All 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 Promotion, 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**.

Last Updated: 16 January 2026