Terms and Conditions Governing DBS Commercial Credit Card AI Spend Promotion ("Promotion")

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. Promotion is valid from 27 August 2026 to 31 December 2026 ("Promotion Period").

2. Promotion is limited to DBS Commercial Credit Cardholders ("Cardholders") of the DBS World Business Card and DBS Platinum Business Card ("Qualifying Card") that issued before 27 August 2026.

3. Cardholders will receive 2% cashback on Qualifying AI Spend made on a Qualifying Card during the Promotion Period, subject to a minimum spend of S$300 per month for three (3) consecutive months. For the purposes of this Promotion, "AI Eligible Transactions" means transactions charged to the Qualifying Card during the Spending Period with merchants listed in Appendix B and processed under an eligible Merchant Category Code ("MCC") specified in Appendix A.

   Total cashback awarded under this Promotion is capped at **S$60 per Qualifying Card.**

Qualifying Card	Cashback
DBS World Business Card or DBS Platinum Business Card	2% cashback on Qualifying AI Spend, subject to a **minimum monthly spend of S$300** for **three (3) consecutive months.** Only AI Eligible Transactions during the Promotion Period will qualify.

4. Cashback earned will be credited to the company's Qualifying Card within 90 calendar days after the Promotion Period and reflected in the next monthly account statement.

   <u>Example</u>

Date of issuance	Spending Period	Cashback Credit Date
1 September 2026	First month: 1 Sep – 30 Sep	End-February 2027 (reflected in March 2027 statement)
	Second month: 1 Oct – 31 Oct	
	Third month: 1 Nov – 30 Nov	
2 October 2026	First month: 2 Oct – 1 Nov	End-March 2027 (reflected in April 2027 statement)

5. The total cashback for this promotion is **capped at S$80,000** in aggregate. To qualify for cashback, the Qualifying AI Spend must be made on the Qualifying Card. Cashback will be awarded on a first-come, first-served basis, based on the date on which the qualifying transaction is posted to the Qualifying Card. The Promotion will end once the aggregate cap has been fully utilised or at the end of the Promotion Period, whichever is earlier.

6. Unless otherwise stated, the following transactions are not considered Qualifying Spend and will also not be awarded cashback:

   i. Payments made via telephone or mail order;
   ii. Payments to educational institutions;
   iii. Payments to insurance companies (sales, underwriting, and premiums);
   iv. Payments to financial institutions (including banks, online trading platforms and brokerages);
   v. Payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
   vi. Payments to hospitals and professional service providers;
   vii. Payments to non-profit organisations;
   viii. Payments to iPaymy, Mileslife and SmoovPay;
   ix. Payments made via AXS, AXS BizPAY, SAM and eNETS;
   x. Any betting transactions (including Levy Payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
   xi. Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ- Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash);
   xii. Any transactions related to crypto currencies;
   xiii. Any transaction with transaction description “AMAZE*”
   xiv. NETS purchases;
   xv. Funds transfer;
   xvi. Cash withdrawals;
   xvii. Fees charged by DBS and;
   xviii. Any other transaction effected via any medium or channel, electronic or otherwise, which DBS Bank may in its sole and absolute discretion choose to disallow from time to time.

7. The Qualifying Card and/or primary Current or Savings Account (‘Linked CASA Account’) must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cash Rebate. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cash Rebate is credited into the said account, DBS reserves the right not to credit the Cash Rebate.

8. DBS shall determine, in its sole discretion, whether a transaction qualifies as an AI Eligible Transaction based on the merchant’s name, merchant category and transaction details received and posted by DBS. DBS shall not be responsible for any failure, delay, omission, error or discrepancy in the submission, posting or classification of transactions by any merchant, acquiring bank, payment network or other third party. DBS' determination of whether a transaction qualifies as an AI Eligible Transaction shall be final.

9. Promotion is only applicable to Qualifying Cards that have not been cancelled or reapplied for 6

months prior to commencement of the Promotion Period or 6 months following the end of the Promotion Period.

10. DBS reserves the right to claw-back the Cash Rebate amount without prior notice if it reasonably determines that the customer is not eligible for the Cash Rebate, including where the Cash Rebate was awarded due to an error, the transaction is cancelled or the transaction is not a retail spend.

11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.

12. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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.

13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

Appendix A - Eligible Merchant Category Codes (MCCs) for AI Eligible Transactions

For the purposes of determining AI Eligible Transactions, eligible MCCs are set out in Table A.1 below.

Table A.1: Eligible Merchant Category Codes (MCCs)

S/N	MCC	MCC Description
1	5734	Computer Software Shops
2	5045	Computers and Computer Peripheral Equipment and Software
3	7372	Computer Programming, Data Processing, and Integrated System Design Services
4	5817	Digital Goods: Applications (Excludes Games)
5	4816	Computer Network/Information Services

Appendix B - Eligible AI Merchants for AI Eligible Transactions

For the purposes of determining AI Eligible Transactions, eligible merchants are listed in Table B.1 below. For the avoidance of doubt, a transaction will qualify as an AI Eligible Transaction only if the merchant is listed in Appendix B and the transaction is processed under an eligible MCC specified in Appendix A.

Table B.1: Eligible AI Merchants

S/N	Merchant Name
1	Anthropic
2	OpenAI / ChatGPT
3	Canva
4	Perplexity
5	KlingAI.com
6	xAI LLC
7	Rest.ai Merchant
8	HeyGen Technology Inc
9	Midjourney Inc
10	Genspark.ai
11	Otter.ai
12	Vast.ai
13	Grammarly Inc
14	Mistral AI (Online)
15	Notion Labs Inc
16	Freepik Premium
17	Runway Standard Plan
18	Suno Inc
19	Synthesia Limited
20	Cognition Labs
21	QuillBot