

Terms and Conditions Governing the DBS/POSB Cards Overseas Shop & Dine Cashback Promotion 2025

("Promotion")

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

Definitions

1. The Promotion period shall run from 1 September to 31 October 2025, both dates inclusive ("**Promotion Period**").
2. The Promotion is applicable for all DBS/POSB personal Principal Credit and Debit Card ("**DBS/POSB Card**") Cardmembers ("**Cardmember**").
3. "**Eligible Card**" means Cardmember's card account(s) must not be suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS Card Agreement) throughout Promotion and Fulfilment Period.
4. "**Qualified Spend**" refers to offline shop and dine transactions made overseas that are in foreign currencies charged to DBS/POSB Card within the Calendar Month and posted into the Card Account by the 7th of the following month. Please refer to the table below for a breakdown on eligible category descriptions and corresponding exclusions:

	Category Description	Examples	Exclusion
Shopping Spend	Apparel	Adidas, Bata, Charles & Keith, Cotton On, G2000, H&M, Mango, Mothercare, Nike, Uniqlo, Zara	Transactions from Membership purchase, Clubs, Grocery Shops, Supermarket, Chemists, Pharmacies, Convenience Stores and Telco (e.g. Singtel, StarHub etc) will not be included as Shopping Spend. Transactions made via DBS Instalment Payment Plans (IPP) will also not be included as eligible spend.
	Department Stores	Don Quijote, Bicester Village, Printemps, SOGO, Matsumoto Kiyoshi, Isetan, Marks & Spencer, Takashimaya,	
	Electronic and Computer	Apple, Best Denki, Dyson, Gadget Mix, Harvey Norman, Huawei, OSIM, Samsung, Sony	
	Home/Office Furnishing & Appliances	Bed Bath N' Table, Castlery, Courts, Crate & Barrel, IKEA, King Living, The Home Depot, Wayfair	
	Specialty Retail	Bath & Body Works, Coach, Furla, Louis Vuitton, Michael Kors, Rolex, Swarovski	
	Personal Services	Estee Lauder Cosmetics, Jean Yip, L'Occitane, Sephora, The Body Shop	
	Watches & Jewellery	Cartier, Cortina Watch, Goldheart, Patek Philippe, Poh Heng Jewellery, SK Jewellery, Taka Jewellery, The Hour Glass, Tiffany & Co	

Category Description	Examples	Exclusion	
Dining Spend	Eating Places and Restaurants	Crystal Jade, Din Tai Fung, , Paradise Group, Swensens	Transactions from Agriculture Cooperatives (e.g. Quan Fa Organic Farm, Farmer's Market), venue bookings for F&B events will not be included as Dining spend.
	Drinking Places (Alcoholic Beverages) - Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques	O'Learys, Zouk	
	Fast Food Restaurants	Domino's Pizza, KFC, McDonald's	Transactions made via DBS Instalment Payment Plans (IPP) will also not be included as eligible spend.
	Sweets, Nuts, and Confectionery Shops	Bacha Coffee, Laderach	
	Bakeries	Baker's Brew, Breadtalk, Edith Patisserie	
	Miscellaneous Food Shops- Convenience Stores and Specialty Markets	Nespresso	
	Package Shops-Beer , Wine, and Spirits	Crystal Wines, Paneco	

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 transactions will not be considered under Qualified Spend to earn the cashback. Click [here](#) for the list of Eligible MCCs for this Promotion.

5. Qualified Spend excludes the following:

- a) all transactions made in Singapore;
- b) overseas shop and dine transactions that are made online;
- c) bill payments and all transactions made via AXS, SAM and eNETS;
- d) transactions made with NETS/DBS PayLah!;
- e) payments to educational institutions;
- f) payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- g) 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);
- h) payments to hospitals;
- i) payments to insurance companies (including but not limited to sales, underwriting and premiums);
- j) payments to non-profit organisations;
- k) payments to utility bill companies;
- l) any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits/vouchers (including but not limited to YouTrip, EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay and Singtel Dash);
- m) any betting transactions (including but not limited to levy payments to local casinos, lottery tickets,

- casino gaming chips, off-track betting and wagers);
- n) any transactions related to cryptocurrencies;
- o) any transaction with transaction description "AMAZE*";
- p) instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);
- q) payments made to CardUp, FavePay, iPaymy and SmoovPay;
- r) payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys, and Pay+Earn);
- s) pre-authorized transactions on the Card account (e.g. hotel bookings);
- t) payments made via online banking;
- u) payments made via telephone or mail order; and
- v) any transaction subsequently cancelled, voided, refunded, or reversed ("Refunded Transactions") for any reason; and
- w) any other transaction determined by DBS from time to time.

Eligibility and Mechanics

1. Principal Cardmember must fulfil the following requirements to qualify for the Promotion as a Qualified Cardmember ("**Qualified Cardmember**"):
 - (i) Login to DBS PayLah! and tap on 'Rewards' at the bottom menu bar. Register for '**Overseas Shop & Dine Cashback Promotion 2025**' by tapping on 'Join' on the promotion banner. For new users, please download DBS PayLah! via App Store or Google Play Store.
 - (ii) Be amongst the first **15,000 Principal Cardmembers** to register for the Promotion. Qualified Spend will only be tracked from the date of successful registration till end of Promotion Period. All transactions made by the Cardmember before the registration date will not be considered, even if they were made within the Promotion Period.
 - (iii) Cardmembers can track their spend progress via the 'Overseas Shop & Dine Cashback Promotion 2025' Spend Tracker. Upon accumulating the Qualified Spend and meeting their Spend Goal within the Promotion Period, the Cardmember will be awarded the **S\$100 cashback** ("**Reward**").
2. The Qualified Spend is the cumulative sum of all Qualified Spend across the DBS/POSB Card(s) under the Qualified Cardmember charged from the date of successful registration to 31 October 2025 and posted by 7 November 2025. For the avoidance of doubt, Qualified Spend incurred by a Supplementary Cardmember in respect of the Promotion shall be accrued to the eligible Principal Cardmember only.
3. Only posted transactions captured in the Spend Tracker will be considered as Qualifying Spend. Posted refunds into the Card Account will be computed as a negative spend into the Spend Tracker for the calendar month. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.

Fulfilment

1. The Cashback amount will be credited to the Qualified Cardmember's active Credit or Debit Card that was last transacted on within 5 working days after the Qualified Cardmember receives a push notification via DBS PayLah! that 100% of the Spend Goal has been met. The S\$100 Cashback will be reflected in the Qualified Cardmember's next Card statement.

2. Each Qualified Cardmember is entitled to only one Reward earned, regardless of the total Qualified Spend made by the Cardmember during the Promotion Period.
3. The Cashback shall be forfeited if the Card Account is terminated or suspended at the point of fulfilment.
4. The Cashback is non-exchangeable, non-transferable and non-replaceable.

General

1. For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardmember's registered Card Account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of the Qualifying Spend for the purpose of the minimum spend criteria for the Promotion. These values are subject to change based on the prevailing exchange rate on the posting date.
2. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
3. DBS is entitled to replace the Reward with item(s) of similar or other value without prior notice. DBS may replace, withdraw or add Reward at any time without notice or liability.
4. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
5. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.
6. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.
7. DBS reserves the right, at its sole discretion, to terminate the Promotion without prior notice or providing any reason or assuming any liability to any person. DBS' decision on all matters relating to the Promotion shall be final and binding on all participants. DBS shall not be obliged to enter into any correspondence on any matter with any party concerning the Promotion.

Last updated: 1 September 2025