

Terms and Conditions

DBS yuu Card Programme and Promotions

GENERAL

1. Cardmembers consent to the collection, use and disclosure of their personal data by/to DBS in accordance with the DBS Credit Card Agreement and such other terms and conditions, which govern the use and operation of your DBS yuu Visa Card and DBS yuu American Express® Card (each a “**DBS yuu Card**”) for the purpose of any DBS yuu Card programme and promotions (“**DBS yuu Card Promotions**”), which will include the sharing of personal data and card transactions under the DBS yuu Card with our partner, Minden Singapore Pte Ltd and such other third party as DBS may reasonably consider necessary 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.
2. DBS yuu Card benefits and/or privileges are applicable to all DBS yuu Card Cardmembers (“**Cardmembers**”) only unless otherwise stated.
3. DBS may vary these Terms and Conditions and suspend or terminate the DBS yuu Card Promotions without any notice or liability to any party.
4. DBS’ decision on all matters relating to the DBS yuu Card Promotions shall be final. No correspondence or claims will be entertained.
5. These Terms and Conditions shall be read in conjunction with the DBS Credit Card Agreement. In the event of any inconsistency, these Terms and Conditions shall prevail.

CASH REBATES (YUU POINTS) AWARDING

6. The mechanics of the **Base Rewards** are as illustrated in the table below. For every S\$1 spent at the following Spend Categories that is charged and posted to your DBS yuu Card, you will earn the respective Base Rewards.

Spend Categories	Base Rewards
yuu Merchant Spend	1 yuu Point (0.5% cash rebates)
SimplyGo	0.5 yuu Point (0.25% cash rebates)
Non-yuu Merchant Spend	0.5 yuu Point (0.25% cash rebates)

- i. There is no minimum spend required, and no cap to the Base Rewards.
- ii. Base Rewards will be credited to Cardmembers’ linked yuu Account in the manner as follows:
 - **yuu Merchant Spend:** Within the same day when you scan/link your yuu ID when transacting.
 - **SimplyGo and non-yuu Merchant Spend:** Within 60 working days after the end of each calendar month.

7. The mechanics of the **Bonus Rewards** are as illustrated in the tables below. Total Bonus Rewards is capped at 28,800 yuu Points (worth up to S\$144 cash rebates or 8,000 miles) per calendar month. Bonus Rewards will be credited to qualifying cardmembers' linked yuu Account within 60 working days after the end of each calendar month.

a) Bonus Rewards (with no minimum spend required)

No minimum spend required to earn the following Bonus Rewards. For every S\$1 spent at the following Spend Categories that is charged and posted to your DBS yuu Card, you will earn the respective Bonus Rewards.

Spend Categories	Bonus Rewards
yuu Merchant Spend	9 yuu Points (4.5% cash rebates)
SimplyGo	9.5 yuu Points (4.75% cash rebates)

b) Bonus Rewards (with minimum spend required)

To earn the following Bonus Rewards, Cardmembers must meet these spend requirements each calendar month ("**Minimum Spend Requirement**"):

- i. Minimum S\$800 worth of Eligible Spend charged and posted to your Card, and
- ii. Transact at 4 Participating Merchants.

Cardmembers who have met the Minimum Spend Requirement, will earn the respective Bonus Rewards as tabled below, for every S\$1 spent at the following Spend Categories that is charged and posted to your DBS yuu Card.

Spend Categories	Bonus Rewards
yuu Merchant Spend	26 yuu Points (13% cash rebates)
SimplyGo	26 yuu Points (13% cash rebates)

8. "**Participating Merchants**" refer to the following, but excludes products listed in Appendix 1, and subject to changes from time to time.

Participating Merchants (each a Participating Merchant)	Defined as transactions made in Singapore at:
Cold Storage	Cold Storage CS Fresh Jasons Deli
Giant	Giant Giant Hypermart Giant Express
Guardian	Guardian
7-Eleven	7-Eleven
foodpanda	foodpanda food delivery panda mart panda shops
Gojek	Gojek Singapore
SimplyGo (With effect from 1 October 2025)	Bus and train rides via SimplyGo

Charge+	Charge+ Singapore
CHAGEE (With effect from 1 October 2025)	Orders placed via CHAGEE App
Mandai Wildlife Group	Bird Paradise Night Safari Rainforest Wild Asia River Wonders Singapore Zoo
Singtel	Singtel Shop Singtel Exclusive Retailers
BreadTalk	BreadTalk
Toast Box	Toast Box
Thye Moh Chan	Thye Moh Chan

With effect from 1 Oct 2025, rewards at Mandai Wildlife Group will be revised from up to 36x yuu Points (18% cash rebates) to 1x yuu Point (0.5% cash rebates) for DBS yuu American Express® Card.

With effect from 1 Nov 2025, BreadTalk, Toast Box, Thye Moh Chan and Mandai Wildlife Group will no longer be a Participating Merchant, and rewards will be revised from up to 36x yuu Points (18% cash rebates) to 0.5x yuu Point (0.25% cash rebates).

9. **“Eligible Spend”** refers to qualified spend charged on your DBS yuu Card but excludes the following types of transactions:

- a) Any transaction that is subsequently cancelled, voided, refunded or reversed (“Refunded Transactions”) for any reason;
- b) Pre-authorisation transactions on the Card account, e.g. hotel bookings;
- c) Balance transfers, cash advance, My Preferred Payment Plan (“MP3”) monthly transactions, and any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges);
- d) 0% interest-free Instalment Payment Plan (“IPP”) transaction(s);
- e) All other bill payments via internet banking and fees charged by DBS;
- f) Any payment made with the following Merchant Category Codes (“MCC”);

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, Sanitary
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment
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

6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7523	Parking Lots, Parking Meters and Garages
7995	Betting including Lottery Tickets, Casino Gaming Chips, Off-track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
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	Charitable and Social Service Organizations
8661	Religious Organizations
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

i. Any transactions matching the terms below:

- AMAZE
- AXS BizPay
- BAGUS
- CANTINE
- EZLINK
- EZ-LINK
- PAYPAL AXS PTE LTD
- RAZERPAY
- SAM PAYMENTS
- SEDAP
- Sgebiz
- SGeBiz
- SINGTEL DASH
- Singapore E-Business
- SHOPEEPAY
- TRANSIT 3
- YOUTRIP

ii. Any other transactions determined by DBS from time to time;

10. Eligible Spend must be charged to your DBS yuu Card within the calendar month, based on transaction date. The transaction date is determined based on the merchant settlement date between the merchant and their acquirer (subject to merchant or their acquirer's timezone).
11. Cardmembers will be awarded in yuu Points to the yuu Account which has been linked to the DBS yuu principal cardmember at the point of transaction.
12. 1 yuu Point is equivalent to 0.5% cash rebate or 0.28 miles or more, depending on the redemption item on the yuu Rewards catalogue.
13. Only posted transactions will be considered as part of the Eligible Spend.
14. Posted refunds into the card account will be computed as a negative spend.
15. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the Base or Bonus Rewards.

16. yuu Points will not be awarded for transactions utilized to qualify for My Preferred Payment Plan (MP3). Any yuu Points which were awarded as such will be reversed.
17. yuu Points earned on your DBS yuu Card before linking to the yuu App will be credited upon card linkage. These Points will expire within 3 months (or 90 days) from the day of issuance if the card is unlinked.
18. All spend on supplementary cards will be included in the calculation of principal card's Bonus Rewards Eligible Spend.
19. All yuu Points earned on supplementary cards will be awarded to the principal cardmember's yuu Account.
20. The yuu Rewards Club Terms and Conditions apply. Full T&Cs can be found on the yuu Rewards App or here: <https://yuu.sg/terms-and-conditions>.
21. Any yuu Rewards Points awarded in respect of reversed transactions will be deducted from the yuu Account accordingly.
22. For non-Singapore dollar Qualifying Spend charged to the DBS yuu 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 for the computation of the Eligible Spend. These values are subject to change based on the prevailing exchange rate on the posting date.

Appendix 1

DEFINITION OF PARTICIPATING MERCHANTS

Participating Merchants	Includes the following in Singapore	Exclusions
Cold Storage	Cold Storage CS Fresh Jasons Deli	<u>Applicable to Base Rewards</u> <ul style="list-style-type: none"> Plastic bags Tobaccos and cigarettes Delivery charges All services (bonus points only, base points exclusion) including mobile and EZ-Link reload Purchase of cash-like items, e.g. mobile sim card top-up vouchers Statutory services and products DFI vouchers and magazines Gift cards and voucher purchases (however points are earned when a gift card is used) Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula Sushi and sashimi
Giant	Giant Giant Hypermart Giant Express	
Guardian	Guardian Health & Beauty	<u>Applicable to Base Rewards</u> <ul style="list-style-type: none"> Purchases at Guardian Departure Transit Lounge East T1, Guardian Changi T3 and Budget Terminal Plastic bags Delivery charges All services (bonus points only, base points exclusion) including mobile and EZ-Link reload Purchase of cash-like items, e.g. mobile sim card top-up vouchers Statutory services and products DFI vouchers and magazines Gift cards and voucher purchases (however points are earned when a gift card is used) Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula
7-Eleven	7-Eleven	<u>Applicable to Base Rewards</u> <ul style="list-style-type: none"> Purchases at 7-Eleven Transit Lounge T1 and T3 Plastic bags Tobaccos and cigarettes All services (bonus points only, base points exclusion) including mobile and EZ-Link reload Purchase of cash-like items, e.g. mobile sim card top-up vouchers

		<ul style="list-style-type: none"> All lottery products, bill payments, top-up services and Qoo10 online shopping payment Statutory services and products DFI vouchers and magazines Gift cards and voucher purchases (however points are earned when a gift card is used) Pre-mature and Stage 1 infant milk formula, selected Stage 2 milk formula
BreadTalk	BreadTalk	<p><u>Applicable to Base Rewards</u></p> <p>[Offer] Points will not be awarded for selected bundle deals, top-up promo, bill discount, purchase of gift vouchers and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption.</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with bill discount, BreadTalk Rewards card/e-card and any third-party rewards & voucher redemption.</p> <p>With effect from 1 Nov 2025, BreadTalk will not be a Participating Merchant and 0.5x yuu Points (0.25% cash rebates) will be awarded.</p>
Toast Box	Toast Box	<p><u>Applicable to Base Rewards</u></p> <p>[Offer] Points will not be awarded for selected deals, bill discount, purchase of gift vouchers, orders made via the Mobile Ordering platform and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption.</p> <p>[Rewards] Redeemed Reward cannot be used in conjunction with BreadTalk Rewards card/e-card, bill discount and any third-party rewards & voucher redemption. Toast Box stores: Exclusion - Marina Bay Sands, Resort World Sentosa, Singapore Press Holdings, ION, Wisma and LOT1.</p> <p><u>Applicable to Base and Bonus Rewards</u></p> <p>Please note that 36x yuu Points is not awarded for spend at Jewel Changi Toast Box.</p> <p>With effect from 1 Nov 2025, Toast Box will not be a Participating Merchant and 0.5x yuu Points (0.25% cash rebates) will be awarded.</p>
Thye Moh Chan	Thye Moh Chan	<p><u>Applicable to Base Rewards</u></p> <p>[Offer] Points will not be awarded for basket rental, bill discount, purchase of gift vouchers and in conjunction with BreadTalk Rewards programme or any third-party rewards & voucher redemption</p>

		<p>[Rewards] Redeemed Reward cannot be used in conjunction with BreadTalk Rewards card/e-card, bill discount and any third-party rewards & voucher redemption.</p> <p>With effect from 1 Nov 2025, Thye Moh Chan will not be a Participating Merchant and 0.5x yuu Points (0.25% cash rebates) will be awarded.</p>
foodpanda	foodpanda Singapore (food delivery, pick up, shops and pandamart)	<p><u>Applicable to Base and Bonus Rewards</u></p> <p>Points will not be awarded for any transactions with transaction description “PayPal” with effect from 1 February 2024.</p> <p>Points will not be awarded (but not limited) to the following transactions:</p> <ul style="list-style-type: none"> • Dine-in orders • pandago orders • All orders on corporate accounts • Top-ups on pandapay wallet • pandapro subscriptions • Any discounts and vouchers applied, delivery fee, platform fee and other fees, and rider tips
Gojek	Gojek Singapore	<p><u>Applicable to Base and Bonus Rewards</u></p> <p>Points will not be awarded for any transactions with transaction description “PayPal” with effect from 1 February 2024.</p>
Charge+	Charge+ Singapore	<p><u>Applicable to Bonus Rewards</u></p> <p>Points will not be awarded for any transactions made with DBS yuu American Express® Card.</p>
Mandai Wildlife Group	Bird Paradise Night Safari Rainforest Wild Asia River Wonders Singapore Zoo	<p><u>Applicable to Base and Bonus Rewards</u></p> <p>Points will not be awarded for any on-site purchases with effect from 1 November 2023.</p> <p>Points will only be awarded for tickets purchased online. Points cannot be earned in conjunction with any Partner promotions on the Mandai website, on the following pages:</p> <ul style="list-style-type: none"> • https://www.mandai.com/en/things-to-do/whats-on/promotions/partner-promos.html • https://partnerpromos.mandai.com/login <p><u>Applicable to Bonus Rewards</u></p> <p>Points will not be awarded for any transactions made with DBS yuu American Express® Card.</p>

		With effect from 1 Nov 2025, Mandai Wildlife Group will not be a Participating Merchant and 0.5x yuu Points (0.25% cash rebates) will be awarded.
Singtel	SingtelShop! Singtel Exclusive Retailers	<p><u>Applicable to Base Rewards</u></p> <p>Points will not be awarded for all transactions.</p> <p><u>Applicable to Base and Bonus Rewards</u></p> <p>Points will not be awarded for</p> <ul style="list-style-type: none"> • Corporate plans/sign up • Recurring bill payment and bill payments <p>Please visit yuu App for the full list of exclusions.</p>
SimplyGo	SimplyGo	<p><u>Applicable to Base and Bonus Rewards</u></p> <p>Points will not be awarded for Top-Up transactions.</p>
CHAGEE	CHAGEE	<p><u>Applicable to Base and Bonus Rewards</u></p> <p>Points will only be awarded for orders placed via the CHAGEE App and applicable for purchases in Singapore only.</p>

DBS and Participating Merchants reserves the right to amend the exclusion list and/or T&Cs from time to time without prior notice.