



Live more, Bank less

T&C CASHBACK LIVE FRESH

Terms & Conditions:

1. 5% Cashback for ALL online transaction with maximum cashback IDR 300,000 per month using digibank Live Fresh Credit Card.
2. Online transactions refer to all retail transactions done through the internet and categorized as online transactions based on data from Visa and Mastercard.
3. If there is any reversal to online transaction on that month, the reversal will deduct the total accumulation of online transaction on that month.
4. To get the cashback, digibank Live Fresh Credit Cardholders also must do non-online retails transactions.
 - The number of non-online retail transactions for that month is minimum 5 times.
 - Types of transaction that are not included in the calculation are as follows: cash advance, cash transfer, bill payment, interest, fees, and monthly installments.
 - For transactions which are converted into installments, only the original transaction amount that will be counted as a retail transaction.
5. digibank Live Fresh Credit Cardholders must make a claim for the cashback by sending SMS to 99333 with following format:
DBS<space>Livefresh#DDMMYY<DOB>#last 4 digits of your digibank Live Fresh Visa Credit Card.
Example: DBS Livefresh#310580#1234
6. digibank Live Fresh Credit Cardholders must be get SMS reply once claim is done.
7. The data which send by digibank Live Fresh Credit Cardholders should be same and sent by phone number where registered in Bank DBS Indonesia.
8. The calculation of total transactions that can be calculated for the cashback, is an accumulation of online transactions conducted by Basic and Supplementary Cards. The requirement on minimum 5x non-online retail transaction is also an accumulation of all non-online transactions conducted by Basic and Supplementary Cards.
9. Bank DBS Indonesia from time to time, in its sole and absolute discretion, entitles to review or discontinue your participation in this program with prior notification to you in refer to the prevailing laws and regulations.
10. This terms and conditions are made in compliance with laws and regulations, including the regulations of the Financial Service Authority.
11. For further information please call DBSI Customer Center 08041500327 or +6221 29852888 (from outside Indonesia).