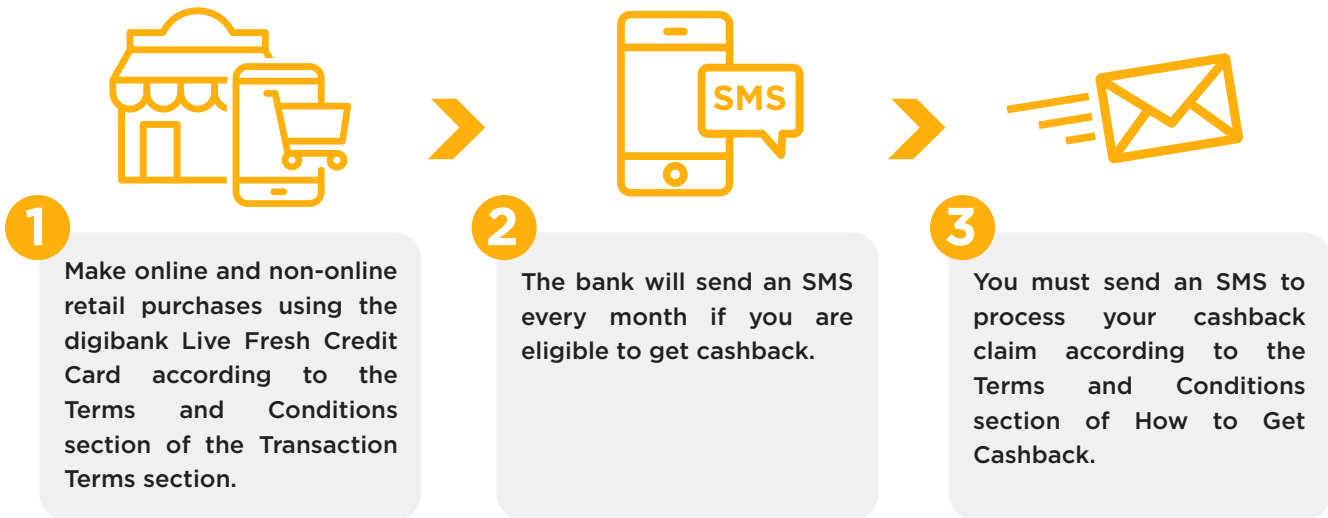


3 Steps to Get 5% Cashback Online Credit Card Transactions digibank Live Fresh



Terms & Conditions

A. Transaction Terms

1. Cashback 5% (five percent) up to IDR500,000 (five hundred thousand Rupiah) per month for Primary Cardholder for online shopping transactions within one calendar month using a digibank Live Fresh Credit Card:
 - a. Cashback 5% (five percent) up to IDR300,000 (three hundred thousand Rupiah) for online shopping transactions using the primary card.
 - b. Cashback 5% (five percent) up to IDR200,000 (two hundred thousand Rupiah) for online shopping transactions using the supplementary card.
2. Online shopping transactions here refer to all retail shopping transactions made via the Internet and are categorized as online transactions based on data from Visa and Mastercard.
3. If there is a cancellation of a retail transaction in the transaction period (either in the current month or in the previous months), thus the canceled transaction will reduce the accumulation of total retail transaction in the current cashback program period.
4. If you have more than one supplementary card, the online shopping transactions of all the additional cards will be counted as one total accumulated supplementary card online shopping transactions.
5. To get cashback, digibank Live Fresh Credit Cardholders **must also make non-online retail shopping transactions**
 - a. The number of non-online retail transaction in that month is at least 5 (five) times for the primary card and 3 (three) times for the supplementary cards.
 - b. The requirement for a minimum of 3 (three) non-online transactions for supplementary cards is the accumulation of non-online retail transactions from all supplementary cards owned by the Cardholder.
 - c. If the primary card does not meet the criteria for non-online retail shopping transactions, the supplementary card non-online retail transaction is not taken into account.
 - d. The types of transactions that are not included in the calculation are as follows: cash advances, cash transfers, bill payments, credit shield, payment of insurance premium for PT Bank DBS Indonesia (DBSI) partner, interest, fees and monthly installments.
 - e. The total transactions that are converted into installments will be counted as retail transactions, while the monthly installments will not be counted as retail transactions.
6. The calculation of online and non-online transaction for 5% cashback program is based on the transaction date in the current month and the transaction has been posted into PT Bank DBS Indonesia ("DBSI") system.

B. How to Get Cashback

1. To get cashback, digibank Live Fresh primary card and supplementary card must be active and unblocked.
2. Every month, Primary Cardholders who meet the criteria will receive an SMS to the registered Primary Cardholder phone number informing the Primary Cardholder is entitled to a cashback. The Primary Cardholder must make a cashback claim by sending an SMS to 2000 (XL provider) / 99333 (other providers) specified format according to following required format: DBS(space)Livefresh#DDMMYY(DOB)#last 4 digit of your digibank Credit Card primary.
Example: DBS Livefresh#310580#1234
3. The Primary Cardholder sends an SMS with the required format and will receive a confirmation/validation SMS from the operator. The Cardholder must reply to the SMS according to the stated format until received SMS reply from operator which confirmed that request claim is received. Make sure the Primary Cardholder has enough credit to reply to the SMS.
4. If the Primary Cardholder does not reply to the SMS, then the cashback claim will not be accepted by DBSI.
5. The cashback claim is said to be successful, if the Primary Cardholder receives an SMS reply after making a claim.
6. The data sent by the Primary Cardholder must be appropriate and sent via a cellular phone number registered with DBSI.
7. Cashback will be transferred to the primary card maximum at the end of the month Primary Cardholder sends a claim SMS.

C. Other Info

1. If the Primary Cardholder requests a cashback deviation, DBSI will only provide a deviation for a period of 3 (three) months from the current month, in accordance with the terms and conditions. Customers must submit SMS evidence in the specified format during the requested cashback claim period.
Example: In November, the cashback deviation requests that can be submitted are limited to the cashback periods of July, August, and September.
2. Cashback deviation referred to online cashback credit request that was outside current programs and in accordance with DBSI's assessment and review of the request.
3. DBSI 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.
4. Cardholder agrees to release and liberate DBSI from all claims, demands, forfeits, losses and costs that may arise and be experienced and borne by DBSI in connection with this program in any case at this time and in the future as long as it is not caused by an error or real and intentional negligence of DBSI. DBSI hereby agrees to release and liberate the Customer from all claims, demands, forfeits, losses, costs that may arise and be experienced and borne by the Customer in connection with this program in any case at this time and in the future as long as it is not caused by mistake or real and deliberate Customer negligence.
5. This terms and conditions are made in compliance with laws and regulations, including the regulations of the Financial Service Authority.
6. For further information please call DBSI Customer Center 08041500327 or +6221 29852888 (from outside Indonesia).
7. DBSI is licensed and supervised by The Financial Services Authority.
8. This terms and conditions (T&C) created in two versions, Bahasa Indonesia and English. In case of any discrepancies in translation, the Bahasa Indonesia version of the T&C applies.