

Terms & Conditions of the offer



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Bank less

1. This Offer is being brought to you by DBS Bank India Limited ("**DBS**") and is applicable to only valid DBS Bank International Debit Card holders as mentioned in the column below ("**Customer/s**"). This offer is referred to as the best cash back offer of DBS in this festive season and does not have any correlation with any other offer or cash back in the market.

DBS does not make any warranties or representation for the quality, merchantability, suitability or availability of the products or services included under this Offer. Any dispute in this regard shall be directly taken up by merchant.

The Customer will be entitled to only **the following cash back** per transaction as per their debit card on using a valid DBS Bank International Debit Card at any (POS) point of sale/online ecommerce transactions only.

Proposition	Offer	Max cashback per quarter
Treasures (card number starting with 450171)	10% cashback on all purchases	INR 10,000 per quarter
Treasures (card number starting with 436370,450170,436369)	10% cashback on all purchases	INR 2,500 per quarter
Treasures (card number starting with 436391)	10% cashback on select categories*	INR 1,000 per month

2. This Offer is valid across all merchants in India only.
3. For cards starting from 436391, the customer will be entitled to cashback per transaction done at a POS terminal or online website of a merchant who is listed in the applicable merchant category code (MCC) mentioned herein below.
4. This cash back will be valid only on any kind of purchase of services or items using a valid DBS Bank International Debit Card.
5. For the purpose of clarity, a Customer who receives the cash back under this Offer must purchase goods or services from a merchant establishment to avail the cashback.
6. Any transaction to fund a wallet or savings account using Debit card, cash withdrawals at ATMs or DBS Bank India Limited branches, void transactions, fuel payment, tax payments, mutual fund purchase or insurance premium will not be considered as a spend for this offer.
7. DBS reserves the absolute right to decide whether the purpose for which the Customer has purchased the goods or services is for individual or business purpose. Under this, any goods or services purchased for any other purpose apart from personal consumption will not be reimbursed with the cash back.
8. The offer is valid from **1st Apr 2019 to 30th Jun 2019**.
9. The cash back will be processed back in the customer's account within 60 days of the transaction.
10. This Offer is valid only on DBS Bank International Debit cards issued in India.
11. For details of the Offer please visit www.dbs.com/in
12. The Offer is subject to force majeure events.
13. The Bank reserves the absolute right to withdraw the Offer or amend these terms and conditions at any time without prior notice to the Customer.
14. The tax liability, duties, levies by whatever name called in connection with the Offer shall be borne by the Customer.
15. In case of any disputes, the Customer has to present the relevant payment receipts and debit card sale slips for further investigation by the DBS. In all such cases, the decision of the DBS shall be final.
16. Any dispute relating to the Offer or the terms and conditions shall be subject to Indian laws and the courts in Mumbai, India shall have the exclusive jurisdiction in such matters irrespective of whether courts in other areas have concurrent or similar jurisdiction.
17. Customers are not bound in any manner to participate in this Offer. Any participation by the Customer shall be voluntary. DBS will use best efforts to ensure that the Offer is provided as described, but the Customer shall not make any claim or seek compensation against DBS, even in the event that the Offer is not provided or provided as described (whether or not such non provision is due to fault, negligence on the part of DBS).
18. Customers shall not be entitled to compensation/ benefits in any form whatsoever in lieu of the Offer being availed. Offer cannot be exchanged or redeemed for cash.
19. These terms and conditions are in addition to the terms and conditions applicable to the DBS Bank International Debit Card.
20. Each benefit/ privilege under this Offer may be subject to additional terms and conditions imposed by individual fuel companies. Customers are solely responsible for checking and complying with such terms and conditions in addition to those stated in these terms and conditions.

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- Merchant Category Codes under the aforesaid offer on which the cashback shall be applicable are as under (Only applicable for cards starting from 436391 and not applicable for other cards):

Category of Spends	Merchant Category Code (MCC)
Taxis	4121
Shopping	5310
	5399
	5699
	5732
	5969
	7399
	8999
Groceries	5411
F&B	5812
	5814
Movies	7832