

DBS Live Fresh 5% Cash Rebate Reward of Your Choice Selection List

Spending Category	Eligible Transaction
Online Foreign Currency Spending	<p>Posted transactions with official payment records which are:</p> <ol style="list-style-type: none"> classified as online transaction according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited ("Mastercard HK") or a merchant's acquiring bank; and conducted in a currency other than Hong Kong Dollars according to the currency codes issued by Mastercard HK.
Online Travel Merchant Spending	<p>Posted transactions with official payment records which are:</p> <ol style="list-style-type: none"> online purchase of any travel products (including hotel reservations, air tickets, travel packages or attraction tickets) at travel agencies, airlines, hotels or online travel platforms. Examples of merchants including but not limited to: Agoda, Expedia, Booking.com, Klook, Cathay Pacific, HK Express; classified as online transaction according to the transaction types as defined by Mastercard HK or a merchant's acquiring bank; and classified as travel merchant according to the merchant codes as defined by Mastercard HK or a merchant's acquiring. <p>For avoidance of doubt, spending on travel products booked online but settled at physical points of sales shall not be deemed as Eligible Spending.</p>
Online Entertainment Spending	<p>Posted transactions with official payment records which are:</p> <ol style="list-style-type: none"> online spending for recreational products or services at entertainment merchants, cinemas, karaoke, attractions, recreational outlets. Examples of merchants including but not limited to: iTunes, Netflix, MCL Cinema, Amazon.com, Spotify, Gmarket, Hong Kong Disneyland, Ocean Park Hong Kong; classified as online transaction according to the transaction types as defined by Mastercard HK or a merchant's acquiring bank; and classified as entertainment merchant according to the merchant codes as defined by Mastercard HK or a merchant's acquiring.

Online Fashion & Apparel Spending	<p>Posted transactions with official payment records which are:</p> <ol style="list-style-type: none"> online spending for clothing and footwear at fashion and apparel merchants. Examples of merchants including but not limited to: H&M, ZARA, Nike, adidas, UNIQLO, I.T, ASOS, Zalora, NET-A-PORTER; classified as online transaction according to the transaction types as defined by Mastercard HK or a merchant's acquiring bank; and classified as fashion and apparel merchant according to the merchant codes as defined by Mastercard HK or a merchant's acquiring.
Online Charity Donations	<p>Posted transactions with official payment records which are:</p> <ol style="list-style-type: none"> online donations to charitable and social service organizations. Examples of charitable and social service organizations including but not limited to: Orbis, World Vision, UNICEF, Save the Children, SPCA; classified as online transaction according to the transaction types as defined by Mastercard HK or a merchant's acquiring bank; and classified as charitable and social service organization according to the merchant codes as defined by Mastercard HK or a merchant's acquiring.

Remarks:

- The above Spending Categories are available for selection until 30 November 2024.
- If the Eligible Transaction is conducted in currencies other than Hong Kong Dollars, 5% cash rebate will be calculated based on the converted amount in Hong Kong Dollars posted in the credit card statement of that Eligible Transaction and it will be issued upon posting of that Eligible Transaction. Transactions in Hong Kong Dollars at online merchant whose place of registration and/or settlement is outside Hong Kong are not recognized as Eligible Transactions. For the avoidance of doubt, the following types of transactions shall not fall under the scope of Eligible Transaction: fund purchases, cash advances and relevant handling/administration fees, casino chips, foreign exchange, finance charges, reversed transactions, late charges, credit card annual fee, Call-a-loan, Balance Transfer, Funds Transfer, Flexi Shopping Programme, application fee / handling fee of Octopus Automatic Add-Value Service, reloads of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay), security purchases, insurance payment, tax payment, any bill payment transactions and any other types of transactions specified by the Bank from time to time.
- The Bank determines whether a spending is an Eligible Transaction based on the transaction type and merchant code defined by Mastercard HK or a merchant's acquiring bank at its sole and absolute discretion. The Bank has no obligation to clarify the eligibility of a spending before the Cardholder conducts the transaction. The Bank's decision on the eligibility of a spending shall be final and conclusive.
- Since the minimum amount of 5% cash rebate is HK\$0.01, Eligible Transaction less than HK\$0.20 is not entitled to 5% cash rebate.