

## Review: DBS Live Fresh Card

### Description

*One of the most underrated cards in the market with 5% cashback.*

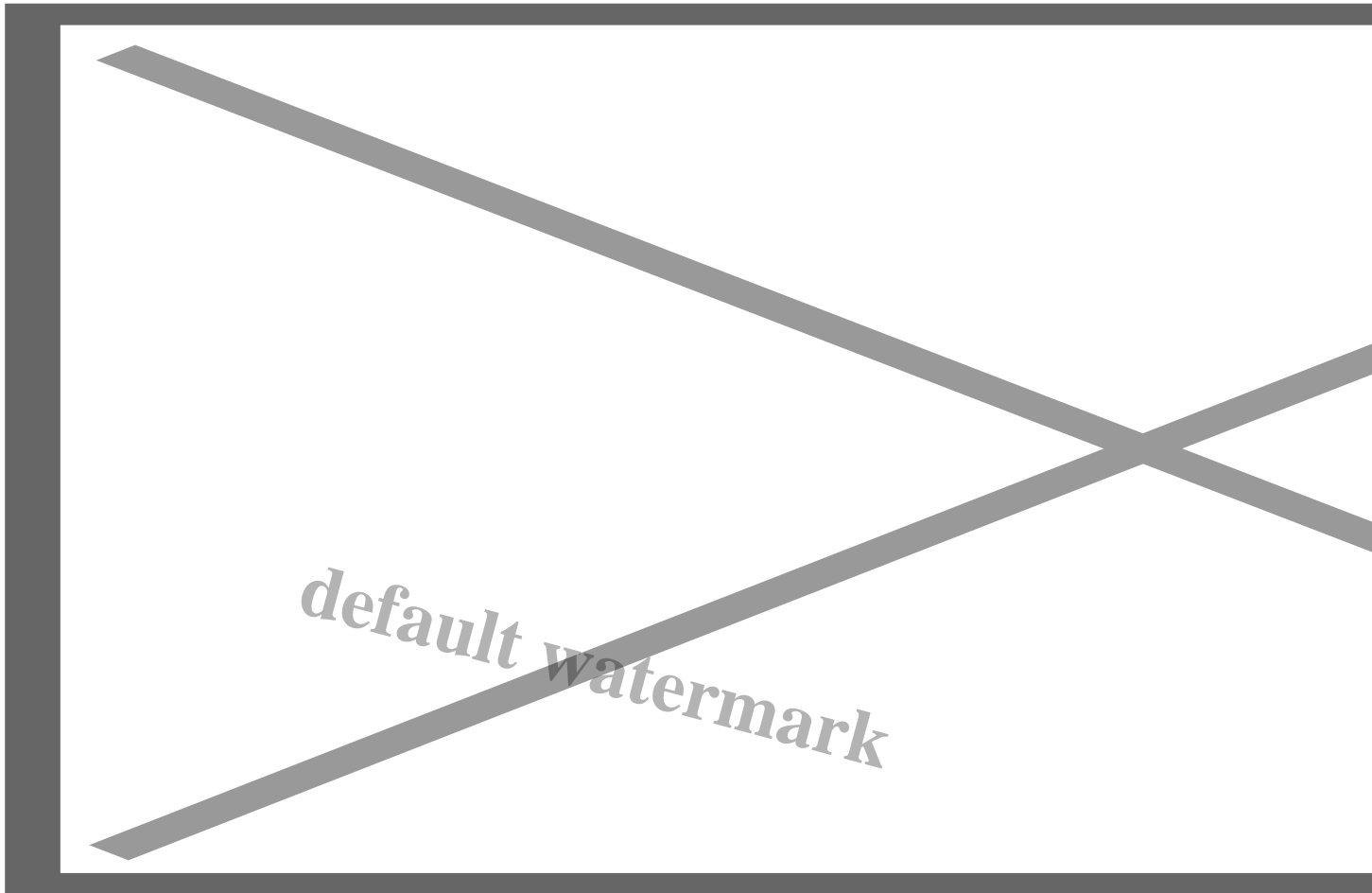
It's an open secret that I'm always on the lookout for the best cashback cards, so when a reader who has recently switched to [the DBS Multiplier account](#) recently messaged me to ask which credit card I would recommend for her to pair with the account, and when she told me she preferred cashback over miles, I immediately suggested that she look into the DBS Live Fresh Card.

"DBS Live Fresh? Is that a new card?" was her response.

I'm actually surprised more people aren't talking about this card, and if you don't already know of this card, then you might want to take notice.

### **The [DBS Live Fresh Card](#) : Yay or Nay?**

Short answer: Yay!



[Source](#)

I'm not much of a fan of cashback cards that require you to spend at least \$800 every month, and I recently found myself needing to switch to another more suitable credit card based on my monthly expenses of \$700. After all, I can't win at the cashback game if I'm not even spending enough to qualify for the bonus cashback.

That's when the DBS Live Fresh Card caught my eye, and it'll work together perfectly with our DBS Multiplier account as well - that's cashback AND bonus interest i.e. a double win in my books!

One of the biggest merits of the DBS Live Fresh Card is that I find it to be a super **convenient and fuss-free way to earn 5% cashback easily**. Unlike many other cashback cards which have pretty strict spending requirements (e.g. X% on dining, entertainment, travel, petrol), the two categories are broad enough to cover almost everything in our lives today.

### Key features:

- **5% cashback for online shopping / Visa contactless spend**
  - *Visa contactless i.e. transactions through a contactless terminal via the Card or mobile wallets on Apple Pay, Samsung Pay, Google Pay*
  - *FavePay counts as an online transaction if used at retail outlets*

- **Minimum monthly spend of \$600**

It can be quite easy to hit the minimum monthly spend, given how the qualifying categories are fairly broad – almost everything in our life today can be done via online or contactless payments these days! Groceries? Retail? Fashion? Dining? Travel? All checked!

And if you’re a parent, you’ll probably benefit from this card as well, especially if you spend often on online platforms such as **Fave, Shopee, Lazada or Qoo10** like I do *a.k.a. shopping havens for baby essentials, diaper sales and wet wipes!*

The card also comes with several notable merchant privileges, and the ones that I use more frequently would be Chope, Expedia and Zalora.

Here’s an example of how DBS Live Fresh Card fits into my own regular spending:

	Category	Monthly Expenses	Cashback Earned
Grab rides	Online	\$100	\$20
Milk powder and (heavy) groceries via RedMart	Online	\$200	
Diapers via Qoo10	Online	\$60	
Baby essentials or clothes via Shopee	Online	\$40	
Dining	Visa contactless	\$100	\$18
Movies	Visa contactless	\$40	
Groceries at NTUC Fairprice	Visa contactless	\$220	

*Some months we dine out less frequently, or don’t even get the chance to watch a movie in cinemas, depending on our baby’s schedule!*

*\*( $\$20 + \$18 = \$38$ /month, or  $\$450$  per year)*

That’s easily more than \$450 cash that I get back to offset my spending each year, which are pretty much mostly essentials (yes, I can’t live without watching movies in the cinemas!). Do note though that since the cashback is capped at \$20 per category, this means anything above \$400 on each wouldn’t earn you the maximum cashback rate. This isn’t an issue for me, as I seldom exceed that.

Anything else would be counted as a ‘third’ category i.e. ‘all other spends’, which gives you 0.3% cashback.

If you’re also trying to **earn maximum interest on your [DBS Multiplier account](#)** ([read more here](#)) and you’re looking for a great cashback credit card to pair it with, the DBS Live Fresh Card makes perfect sense.

It is, after all, DBS’s best cashback card.

## Conclusion

Given that the DBS Multiplier is one of the easiest high-yield savings account in the market to use right now, your next question will probably be on which credit card to pair it with. The DBS Live Fresh Card

might just be your answer if you spend at least \$600 a month on online shopping and Visa contactless spend (which is essentially almost everything today, except smaller merchants or hawker centres).

This will give you at least \$30 back every month (or \$360 in a year) assuming you're savvy in getting the 5% cashback on the two broad categories and hit the minimum spend.

What should you do with that money? Treat yourself to something nice, or even better, put it into your DBS Multiplier account and earn that extra bonus on it so your money keeps growing!

*Disclosure: This post contains a sponsored message by DBS below. All opinions above are that of my own.*

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**\*\*\* Sponsored Message by DBS \*\*\***

From now till 30 June 2019, register and stand to win a [limited edition Leica Sofort](#) with every S\$50 spent on your DBS Live Fresh Card. We're giving out 50 of these, so register [here](#) to enjoy the offer!

Plus, get **5% cashback on overseas spend\*** when you travel and charge a min. of S\$700 in a calendar month during your next vacation! The cashback will be awarded for all payments made in

person abroad, and excludes contactless and online transactions made overseas in foreign currencies. If you're booking a trip to Europe, Greece or New Zealand, DBS Live Fresh Cardmembers get 10% off and more on Contiki. Don't forget to activate your card for overseas usage before you fly!

What's more, get access to various perks at our merchant partners including

- 15% off at [Zalora](#) for existing users (use promo code `DBS2019`),
- an extra \$4 off [Chope](#) vouchers (promo code `411911DBS`) for existing users,
- additional 10% off eligible hotel bookings with [Expedia](#) (promo code `DBSEXPSTG`)
- 10% off when you book a trip to Greece (promo code `LIVEFRESHMS10`) and New Zealand (promo code `LIVEFRESHSS10`) with [Contiki](#),
- 20% off mini golf fees at [Holey Moley Golf Club](#),
- 10% off at [Puma](#) (promo code `LFXPUMA`)
- Over 50 [1-for-1 dining deals](#)

*Psst, if you're a student, check out our [DBS Live Fresh Student Card here](#) and see what we have for you!*

Not a DBS Live Fresh Cardmember and want in on these privileges? [Apply online](#) before 30 June 2019 and get up to S\$120 cashback!

## Category

1. Credit Cards
2. Savings