



## DBS UnionPay China Spend Deal: Up To 8% Cashback Till 31 July

### Description

The DBS UnionPay Platinum Debit Card is useful for China-bound travellers who want a debit-card route for CNY spend. The current enhanced cashback mechanic runs till 31 July 2026 and stacks the listed 5% CNY cashback with an additional 3% CNY cashback.

This Deal belongs with our [Deals](#) coverage because the monthly qualifying spend, caps and fulfilment timing change the real value.

### Offer Snapshot

- Merchant or issuer: DBS UnionPay Platinum Debit Card.
- Offer: Up to 8% cashback on CNY spend plus Alipay or WeChat Pay fee waiver.
- Validity: Additional 3% CNY cashback is valid from 1 October 2025 to 31 July 2026.
- Eligible products or payment methods: DBS UnionPay Platinum Debit Card; CNY retail and online spend for 5% base cashback plus 3% additional cashback; Other foreign currency spend earns 1% cashback and local currency spend earns 0.5% cashback; Alipay or WeChat Pay linked card payments on amounts over RMB 200 for the 3% transaction fee waiver.
- Value: 5% CNY cashback plus additional 3% CNY cashback till 31 July 2026.; 1% cashback on other foreign-currency transactions.; 0.5% cashback on local-currency transactions.; 3% Alipay or WeChat Pay transaction fee waiver on eligible amounts over RMB 200.; S\$80 new cardmember cashback with promo code DC80..

### How To Use It

1. Hold or apply for the DBS UnionPay Platinum Debit Card.
2. Charge at least S\$400 nett UnionPay spend in a calendar month.
3. Use the card for CNY retail or online spend by 31 July 2026 to earn the additional 3% CNY cashback.

4. Link the card to Alipay or WeChat Pay for the 3% transaction fee waiver on eligible platform amounts over RMB 200.
5. New cardmembers applying for the card can use promo code DC80 for the listed S\$80 cashback offer.

## Spend, Caps And Exclusions

- Minimum nett S\$400 UnionPay spend per month is required to earn cashback.
- Cashback is calculated on Singapore-dollar denominated transaction amounts posted within the calendar month and by the 10th of the following month.
- The card and linked current or savings account must be in good standing when cashback is credited.
- Additional 3% CNY cashback is capped at S\$20 per cardmember per month.
- The 5% CNY, 1% other foreign currency and 0.5% local currency cashback share a total cumulative cap of S\$50 per cardmember per month.
- Overseas ATM fee waiver is listed as a S\$7 ATM fee waiver.
- No cashback on AXS, NETS, SAM and eNETS payments except Pay+Earn.
- No cashback on education, financial institution, government, hospital, insurance, non-profit, top-up, prepaid account, AMAZING\*, utility, betting, cryptocurrency and selected fee transactions listed in the DBS terms.
- Cashback may be clawed back if the transaction is cancelled or is not eligible retail spend.

## When The Reward Arrives

- Monthly cashback is credited within 60 days after the month in which qualifying spend is charged.
- Cashback appears in separate postings on the monthly debit card or bank account statement.

Use the [DBS UnionPay Platinum Debit Card offer page](#) for the current redemption page before heading down.

The related [terms page](#) carries the issuer or merchant conditions that apply to this promotion.

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### Author

gracelim