

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

Description

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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.

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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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