

Terms and Conditions Governing the DBS Altitude Card – Up to 4 Miles on Overseas Spend (“Promotion”)

1. This Promotion is valid from 14 November 2019 to 31 March 2020 (“**Promotion Period**”).
2. To qualify for the Promotion, Principal Cardmembers of DBS Altitude Visa Signature and DBS Altitude American Express® Cardmembers must be among the first 5,000 to successfully enroll into the Promotion via go.dbs.com/sg-altitudecard during the Promotion Period (“**Eligible Cardmembers**”). Registration with incorrect information will result in an eligible DBS Altitude Cardmember to be omitted from qualifying for the Promotion.
3. All Eligible Cardmembers are entitled to earn up to 4 miles for every S\$1 charged overseas in foreign currency (“**Eligible Spend**”) at transaction level from the month of registration till 31 March 2020.
 - a. Up to 2 miles for every S\$1 retail spend charged overseas in foreign currency to his/her Eligible Card in accordance with [Terms and Conditions Governing the DBS Altitude Card Promotions](#); and
 - b. Up to 2 miles for every S\$1 retail spend charged overseas in foreign currency (“**Bonus miles**”) with a minimum of S\$2,000 spent overseas in foreign currency (“**Qualifying Spend**”) from the month of registration till 31 March 2020. Bonus miles is capped at the first S\$7,000 Eligible Spend within the Promotion Period.
4. Qualifying Spend is based on transacted and posted retail sales and recurring bill payment, and excludes:
 - Bill payments via internet banking and all transactions via AXS, SAM, eNETS;
 - Payments to educational institutions;
 - Payment to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases (and any other government services not classified here));
 - Payment to insurance companies (sales, underwriting, and premiums);
 - Payments to financial institutions (including banks and brokerages);
 - Payment to non-profit organisations;
 - Payment to hospitals and utilities;
 - Any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay and Transit Link);
 - Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS).

5. Eligible Spend refers to retail transactions charged overseas and posted in foreign currencies to the Card Account (i.e. transaction date) at the point of computation of the Bonus miles. It excludes posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan ("MP3") monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. DBS shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by any acquiring merchant, merchant establishments, postal or telecommunication authorities or any other party.
6. Online flight and hotel transactions are not eligible for Bonus miles in this Promotion. Online flight and hotel transactions are identified as online retail transactions made at merchants with main business activity classified as flights and/or hotels. DBS determines an online retail transaction based on system indicators. Business classifications and system indicators are both decided by the merchants and their bankers, and passed to DBS when the transaction is posted to the Card.
7. For the purposes of calculating the Bonus miles which the Cardmember is entitled to, purchases made by both main and supplementary Cardmembers will be consolidated under the main card account ("**Account**").
8. Calculation of Qualifying Spend and Eligible Spend is based on the transaction date of the retail spend charged to the Card Account.
9. Bonus miles (awarded in the form on DBS Points, which can be converted at the rate of 1 DBS Point to 2 miles) earned by Cardmembers under this Promotion will be accumulated and awarded to the Account 90 days after the end of the Promotion Period. Bonus miles awarded is non-exchangeable, non-transferrable and non-replaceable.
10. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. Customers who participate in this Promotion consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.