

Frequently Asked Questions (“FAQs”) for the DBS Altitude Card – Online Travel and Foreign Spend Promotion (“Promotion”)

1. When is the Promotion happening?

The Promotion will run from 1 September to 31 December 2024 (“**Promotion Period**”).

2. Who can participate in the Promotion?

The Promotion is only applicable to customers with a principal DBS Altitude Visa Signature Card and DBS Altitude American Express® Card (“**Eligible Cardmembers**”).

Don’t have a DBS Altitude Card (“**Card**”) yet? Fret not! You can sign up [here](#) today.

3. Is the Promotion applicable for my Supplementary Cardmember(s)?

Your Supplementary Cardmember(s) are not eligible to participate in the Promotion. However, spend made on your Supplementary Card(s) can be considered towards the Minimum Spend Requirement and Eligible Spend under this Promotion.

4. How do I qualify to participate in the Promotion? Is there a minimum spend requirement to earn the Bonus Miles on my Eligible Spend?

To qualify for the Promotion, you must (“**Qualified Cardmembers**”):

- a) Be the first 10,000 Eligible Cardmembers to register for the Promotion via the DBS PayLah! app within each calendar month of the Promotion Period; and
- b) Meet the Minimum Spend Requirement of S\$1,000 from the date of registration of the registered month till the end of the registered month during the Promotion Period.

5. How do I earn the Bonus Miles on my Eligible Spend?

Just start charging to your Card to accumulate the Minimum Spend Requirement from the date of registration of the registered month. Each Qualified Cardmember is entitled to earn additional Bonus Miles (awarded in the form of DBS Points) for the following spend category (“**Eligible Spend**”) during the registered calendar month within the respective Spend Period as follows:

| Spend Category (“ Eligible Spend ”) | Spend Period | Bonus Miles |
|--|---|---|
| Online Travel Spend | <ol style="list-style-type: none"> 1. 1 September to 30 September 2024 (Pre-Registration Period: 27 August to 31 August 2024) 2. 1 October to 31 October 2024 | <ul style="list-style-type: none"> • Local Spend: 9.25 DBS Points for every S\$5 spend (equivalent to 3.7 miles for every S\$1 spend) • Foreign Spend: 7 DBS Points for every S\$5 spend (equivalent to 2.8 miles per S\$1 spend) |

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| Foreign Spend | 3. 1 November to 30 November 2024 (Pre-Registration Period: 25 October to 31 October 2024) | <ul style="list-style-type: none"> 7 DBS Points for every S\$5 spend (equivalent to 2.8 miles per S\$1 spend) |
| | 4. 1 December to 31 December 2024 | |

6. What transactions are considered under the Minimum Spend Requirement?

Minimum Spend Requirement refers to retail transaction(s) charged to the Card, but excludes:

- posted 0% interest-free instalment plan monthly transactions (“**IPP**”);
- posted My Preferred Payment instalment plan monthly transactions (“**MP3**”);
- interest, finance charges, cash advance, cash withdrawal, balance transfer, smart cash, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via internet banking and all fees charged by DBS; and
- any transaction that is subsequently cancelled, voided, refunded, or reversed (“**Refunded Transactions**”) for any reason.

7. Can I accumulate the Minimum Spend Requirement and/or Eligible Spend across multiple DBS/POSB Cards?

No, only transactions made on DBS Altitude Visa Signature Card or DBS Altitude American Express® Card will be considered towards the Minimum Spend Requirement and/or Eligible Spend.

8. What transactions are considered as Eligible Spend and will qualify for Bonus Miles?

- Online Travel Spend refers to online travel transaction(s) made in local and/or foreign currencies that are charged to the Eligible Card and classified under the following spend categories (“**Travel Category**”):

| Travel Category | Examples | Exclusions |
|-----------------|---|--|
| Airlines | Air Asia, Cathay Pacific, Emirates, Qantas | Transactions from fuel, public transportation (buses, trains and taxis) and car rental will not be included as Online Travel Spend |
| Hotels/Lodgings | Hilton Hotels & Resorts, Marriott International, Pan Pacific Hotels Group | |
| Tour Agencies | Agoda, Booking.com, Expedia, Klook, | |

- Foreign Spend refers to in-store and online transaction(s) made in foreign currency and charged to the Eligible Card, but excludes:
 - any transaction made overseas but effected or charged in Singapore dollars;
 - payments made with the Merchant Category Codes (“**MCC**”) listed in Table 1 and transactions matching the terms listed in Table 2 in accordance with the [DBS Rewards Terms and Conditions](#);
 - posted 0% interest-free instalment plan monthly transactions (“**IPP**”);
 - posted My Preferred Payment instalment plan monthly transactions (“**MP3**”);

- v. interest, finance charges, cash advance, cash withdrawal, balance transfer, smart cash, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
- vi. any transaction that is subsequently cancelled, voided, refunded, or reversed (“**Refunded Transactions**”) for any reason; and
- vii. any other transactions determined by DBS from time to time.

9. Will the Eligible Spend be considered as part of the Minimum Spend Requirement?

Yes, Eligible Spend (as explained in Q8) is considered as part of the Minimum Spend Requirement.

10. How is the Minimum Spend Requirement and Eligible Spend computed?

The Minimum Spend Requirement and Eligible Spend is computed based on the date that the transaction was charged to the Card Account.

11. Is there a cap or a maximum spend per registered month for the Bonus Miles to be awarded?

The maximum Bonus Miles (awarded in the form of DBS Points) that can be awarded is capped at the first S\$2,000 of the Eligible Spend made during each registered calendar month of the Spend Period.

12. If I registered during the Pre-Registration Period, do I have to register again at the start of the Spend Period?

If you have registered during the Pre-Registration Period, you will be automatically enrolled into the Promotion for that respective Spend Period. You do not need to register again when the Promotion starts. Please note that you will be required to register for each calendar month of the Promotion Period.

For example, if you have registered on 27 August 2024, you do not need to register again on 1 September 2024 when the Promotion starts. However, you will need to register on 1 October 2024 to earn the Bonus Miles for your Eligible Spend made in October.

13. I missed out registering in the Promotion during the Pre-Registration Period. Can I still register during the Promotion Period?

We have allocated 10,000 registration slots for each calendar month of the Promotion Period. If the registration slots are still available after the Pre-Registration Period ends, you can still enroll for the Promotion.

14. What is the benefit of pre-registering?

There are limited registration slots for the Promotion. To secure your slot in this Promotion, you are encouraged to register early before the Promotion starts to avoid disappointment. Plus, you will be able to start accumulating your Eligible Spend once the Promotion starts.

Example Scenario:

| Scenario | Spend Tracker Period |
|--------------------------------|---|
| Pre-register on 27 August 2024 | Spend tracking for Minimum Spend Requirement and Eligible Spend will start from 1 September 2024, 00:00 |

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| Register after the Promotion starts on 5 September 2024 | <p>Spend tracking for Minimum Spend Requirement and Eligible Spend will start from 5 September 2024, 00:00</p> <p>Note: Any transactions made prior (i.e. 1 – 4 September 2024) will not count towards the Minimum Spend Requirement and/or qualify for the Bonus Miles</p> |
|---|---|

15. Do I need to register for the Promotion every month to qualify for the entire Promotion Period?

Yes, you will need to be one of the first 10,000 Eligible Cardmembers to register your interest within each calendar month of the Promotion Period.

16. Where can I check on my spend progress to know if I qualify for the Bonus Miles?

You can track your Minimum Spend Requirement at your convenience on the DBS PayLah! app under the 'Rewards' page. The spend tracker will be updated within 3 working days after the Minimum Spend Requirement is reflected in the transaction history.

Don't have the DBS PayLah! app? Download DBS PayLah! via App Store, Google Play or AppGallery.

17. I am a DBS Altitude Cardmember who registered on 5 September 2024 and performed the following transactions. How many Bonus Miles will I receive for the registered month of the Promotion Period?

You will earn Bonus Miles (awarded in the form of DBS Points) on your transactions made from the date you have registered (i.e., 5 September 2024) till 30 September 2024.

Example Scenario:

| Date | Transaction Description | Transaction Amount (S\$) | Bonus Miles | Equivalent in DBS Points |
|-----------------------------------|-------------------------|--|-------------|--------------------------|
| 2 September 2024 | Sephora | S\$75.20 | - | - |
| 6 September 2024 | Expedia | S\$800.50 | 2,961 | 1,480 |
| 15 September 2024 | Singapore Airlines | S\$1200.65 | 4,438 | 2,219 |
| 25 September 2024 | Amazon | S\$350.70 | - | - |
| | | | | |
| Minimum Spend Requirement: | | S\$2,351.85 <i>(Note: Sephora transaction is not calculated towards the Minimum Spend Requirement as it was made before registering for the</i> | - | - |

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| | | <i>Promotion on 5 September 2024.)</i> | | |
| Total Eligible Spend: | | S\$2,000 <i>(Note: The maximum Bonus Miles can be awarded to is capped at S\$2,000 of the Eligible Spend during the registered calendar month of the Spend Period.</i> | 7,399 | 3,699 |

18. I am a DBS Altitude Cardmember who registered on 5 September 2024 but not in October 2024. Will I receive Bonus Miles for my Eligible Spend made in October?

No, you will only earn Bonus Miles (awarded in the form of DBS Points) for transactions made during the registered month of the Promotion Period.

19. I have met the Minimum Spend Requirement. When will I receive the Bonus Miles on the Eligible Spend?

The Bonus Miles (awarded in the form of DBS Points) earned will be credited to the Card Account on the 16th of the following month.

20. How will I know how many Bonus Miles have I earned during the registered month of the Promotion Period?

A push notification will be sent to you via the DBS PayLah! app within 60 days from the end of each calendar month of the Promotion Period.