

Terms and Conditions Governing the DBS Altitude Card – Online Travel and Foreign Spend Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Definitions

1. The Promotion shall run from 1 September to 31 December 2024 (“**Promotion Period**”).
2. The Promotion is only applicable to customers with a principal DBS Altitude Visa Signature Card and DBS Altitude American Express® Card (“**Eligible Cardmembers**”).
3. “**Eligible Card**” means the principal DBS Altitude Visa Signature Card account and DBS Altitude American Express® Card account (“**Card Account**”) must not be suspended, cancelled or terminated by DBS and in good standing throughout the Promotion Period.
4. “**Minimum Spend Requirement**” refers to retail transaction(s) charged to the Card, but excludes:
 - a) posted 0% interest-free instalment plan monthly transactions (“**IPP**”);
 - b) posted My Preferred Payment instalment plan monthly transactions (“**MP3**”);
 - c) 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
 - d) any transaction that is subsequently cancelled, voided, refunded, or reversed (“**Refunded Transactions**”) for any reason.

Refunded Transactions will be deducted from the Minimum Spend Requirement and/or Eligible Spend, when computing Bonus Miles.

5. “**Bonus Miles**” refers to the additional miles earned illustrated in Table 1 (awarded in the form of DBS Points and converted at a rate of 1 DBS Point to 2 miles) based on the amount of Online Travel Spend and Foreign Spend charged, rounded down to the nearest number.
6. “**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,	

Last Updated: 27 August 2024

7. **“Foreign Spend”** refers to in-store and online transaction(s) made in foreign currency and charged to the Eligible Card, but excludes:
 - a) any transaction made overseas but effected or charged in Singapore dollars;
 - b) 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](#);
 - c) posted 0% interest-free instalment plan monthly transactions (“**IPP**”);
 - d) posted My Preferred Payment instalment plan monthly transactions (“**MP3**”);
 - e) 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;
 - f) any transaction that is subsequently cancelled, voided, refunded, or reversed (“**Refunded Transactions**”) for any reason; and
 - g) any other transactions determined by DBS from time to time.
8. DBS determines an online retail transaction based on system indicators. The system indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the Card.
9. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code (“**MCC**”) assigned by the association scheme and determined by the merchant and the merchant’s acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transaction(s) will not be considered under the Minimum Spend Requirement and/or Eligible Spend to be eligible to earn Bonus Miles.

Eligibility and Mechanics

10. To qualify for the Promotion, Eligible Cardmembers must fulfil the following conditions (“**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.

Last Updated: 27 August 2024

11. 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:

Table 1:

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

12. 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.
13. Bonus Miles earned by each Qualified Cardmember will be credited to the Card Account on the 16th of the following month. Bonus Miles awarded is non-exchangeable, non-transferrable and non-replaceable.
14. A push notification will be sent to Qualified Cardmembers via the DBS PayLah! app within 60 days from the end of each calendar month of the Promotion Period.

General Terms & Conditions

15. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on the Supplementary Card(s) can be considered towards the Minimum Spend Requirement and Eligible Spend under the Promotion.
16. The calculation of Minimum Spend Requirement and Eligible Spend is based on the transaction date of the retail spend charged to the Card Account.

Last Updated: 27 August 2024

17. Only posted transactions captured from the date of registration of the registered month during the Promotion Period will be considered under the Minimum Spend Requirement and/or Eligible Spend to earn Bonus Miles. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in an Eligible Cardmember being ineligible for the Promotion.
18. Any Bonus Miles awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.
19. Bonus Miles will not be awarded to an Eligible Cardmember whose Card Account is delinquent, voluntarily, or involuntarily closed or terminated or suspended for any reasons whatsoever before the Bonus Miles is awarded into the Card Account.
20. DBS reserves the right at any time without giving any reason or notice to deduct, withdraw, or cancel any Bonus Miles awarded without liability. Qualified Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.
21. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
22. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
23. All Cardmembers 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 <http://www.dbs.com/privacy>.

Last Updated: 27 August 2024

Page 4 of 4

DBS Bank Ltd
CBG -Card & Unsecured Loans
12 Marina Boulevard, Level 5
DBS Asia Central @
Marina Bay Financial Centre Tower 3
Singapore 018982

Tel: 1800 111 1111