

DBS Altitude Visa Signature Credit Card

Promotion Terms and Conditions ("Promotion") for 3 miles per S\$1 overseas spend

1. The Promotion period is from 1 October 2015 to 31 December 2015 ("Promotion Period").
2. The Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment plan, but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, bill payments via internet banking and all fees charged by DBS. For the avoidance of doubt, supplementary Cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.
3. All Qualifying Spend (as defined below) made will have to be posted into DBS's credit card system before the end of each period set out in the table below (each period a "Qualifying Calendar Month"). DBS accepts no liability for any late submission of the purchases by merchants or for any other reasons whatsoever.

Period
Between 1 October 2015 and 31 October 2015, both dates inclusive.
Between 1 November 2015 and 30 November 2015, both dates inclusive.
Between 1 December 2015 and 31 December 2015, both dates inclusive.

4. For each Qualifying Calendar Month, DBS Altitude Visa Signature Cardmembers ("Cardmembers", each a "Cardmember") who charge a minimum of S\$2,000 in each Qualifying Calendar Month ("Qualifying Spend") will be eligible to receive an additional 1 mile for every S\$1 spent in equivalent foreign currency (in the form of 0.5 DBS Points) up to a maximum total of S\$3,000 spent in equivalent foreign currency.
5. The additional miles (in the form of DBS points) earned by Cardmembers under this Promotion will be accumulated and awarded to the main Cardmember's Card account within 60 days after each Qualifying Calendar Month.
6. For the purposes of calculating the points which the Cardmember (as defined below) is entitled to, purchases (the "Purchase") made by both main and supplementary Cardmembers will be consolidated under one main card account ("Account").
7. DBS assumes no responsibility for any loss or damage or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Cardmember's eligibility in the Promotion.

8. These Promotion Terms and Conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these Promotion Terms and Conditions shall prevail insofar as they apply to the Promotion. The DBS Cards General Promotions Terms & Conditions is available on www.dbs.com/sg/cards/tc.
9. DBS' decision on all matters relating to this Promotion is final and binding on all Cardmembers. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
10. DBS may vary these Promotion Terms and Conditions without notice, or withdraw or discontinue the Promotion at any time without any notice or liability to DBS or any party. In the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail.
11. Qualified Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Qualified Cardmembers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Qualified Cardmembers confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on www.dbs.com/privacy.
12. These Promotion Terms and Conditions are governed by the laws of the Republic of Singapore and Qualified Cardmembers agree to submit to the exclusive jurisdiction of the Singapore courts.
13. A person who is not a party these Promotion Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Promotion Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of the Promotion.