

Terms and Conditions Governing the DBS Altitude American Express® Credit Card – Acquisition Promotion (“Promotion”)

1. This Promotion is valid from 1 May 2016 to 30 June 2016 (“**Promotion Period**”).
2. To qualify for this Promotion (“**Qualified Cardmembers**”), customers must:
 - a) not have cancelled a principal DBS Altitude American Express® Credit Card within the last 12 months prior to the commencement date of this Promotion;
 - b) apply for a principal DBS Altitude American Express® Credit Card (“**Card**”) during the Promotion Period; and
 - c) charge a minimum of S\$800 to the Card within one month of the date of Card approval (“**Qualifying Spend**”).
3. All Qualified Cardmembers will be eligible to receive the below (“**Gift**”):
 - a) an additional 2 miles for every S\$1 spent in foreign currency; and
 - b) an additional 1.2 miles for every S\$1 spent in local currency,on all retail spend excluding online flight and hotel transactions for a period of 3 months from the Card approval date so long as they meet a minimum spend of S\$800 in each corresponding calendar month and up to maximum total spend of S\$6,000 during each calendar month.
4. Qualified Cardmembers who apply online will be eligible to earn an additional 3,000 miles (in form of 1,500 DBS Points) (“**Bonus Gift**”).
5. Both Gift and Bonus Gift will be credited in the form of DBS Points, which can be converted at the rate of 1 DBS Point to 2 miles.
6. The Gift earned by Cardmembers’ spend under this Promotion will be accumulated and awarded to the Card account within 90 days after each calendar month. The Bonus Gift will be credited to Qualified Cardmembers’ Card account within 90 days after the Card has been approved.
7. The Gift and Bonus Gift (if applicable) are non-exchangeable, non-transferrable and non-replaceable.
8. 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, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.
9. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

11. 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.