

DBS Altitude Visa Signature Credit Card – up to 12,000 bonus miles Promotion (“Promotion”) Terms and Conditions

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

1. Applicants who:

- a) apply for a principal DBS Altitude Visa Signature Credit Card (“Card”), which Card is approved between 2 March 2015 and 30 June 2015 (all dates inclusive); and charge a minimum of S\$800 (“Qualifying Spend”) to their principal Card within one month of the Card approval date or by 31 July 2015, whichever is earlier will qualify for this Promotion (“Qualified Cardmembers”).

2. The Qualified Cardmembers who meet a minimum spend of S\$800 in the first calendar month from date of card approval will be eligible to earn 10,000 miles (in form of 5,000 DBS Points) (“Gift”). Qualified Cardmembers who have cancelled their Card within the 6 months prior to the commencement date of this Promotion will not be eligible to participate in this Promotion.

3. For Applicants who apply online exclusive for a principal Card, which Card is approved between 2 March 2015 to 30 June 2015 (all dates inclusive), and who meet a minimum spend of S\$800 in the first calendar month from date of card approval or by 31 Jul 2015 whichever is earlier, will be eligible to earn an additional 2,000 miles (in form of 1,000 DBS Points) (“Bonus Gift”).

4. The Gift and/or Bonus Gift will be credited to Qualified Cardmembers’ DBS Altitude Visa Signature Credit Card account within 90 days after the Card has been approved.

5. The Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment, posted 0% interest-free instalment plan, but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash 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.

6. Each Qualified Cardmember is eligible to receive only one (1) Gift based and/or Bonus Gift on their Qualifying Spend, regardless of the accumulated spend on the Card and the number of Cards applied for and approved during the Promotion Period.

7. The Gift is strictly non-transferable, non-assignable and non-exchangeable.

8. 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 Qualified Cardmember's eligibility in the Promotion.

9. These Terms and Conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these 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.

10. DBS' decision on all matters relating to this Promotion is final and binding on all Qualified Cardmembers. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.

11. DBS may vary these Terms and Conditions without notice, or withdraw or discontinue the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.

12. The Qualified Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use, disclosure and processing 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 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.

13. These Terms and Conditions are governed by Singapore law and the Qualified Cardmembers agree to submit to the exclusive jurisdiction of the Singapore courts.

14. A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these 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.