

DBS Travel Privileges Qualifying Criteria

Frequently Asked Questions

1. How do I qualify for renewal in the next programme year (1 April 2019 to 31 March 2020)?

As a client of DBS Treasures Private Client, simply spend a minimum of S\$20,000 (pro-rated to enrolment date) accumulated on any DBS/POSB personal credit card(s) within 2018, to qualify for subsequent renewal.

2. What are the eligible credit card transactions?

Eligible credit card transactions are that of posted retail and cash advance transactions made with DBS/POSB personal credit cards only.

Examples of eligible transactions include:

- Income tax, property tax and road tax
- Initial, recurring or adhoc insurance premiums
- Recurring payments to SP Services Ltd, M1 Ltd, Singtel, Starhub Ltd
- Payments to hospitals and educational institutions

Please note the following:

- (a) Retail and cash advance transactions charged by a Supplementary Credit Cardmember are not eligible transactions under the Supplementary Cardmember's name but will be accrued to the Principal Cardmember.
- (b) Fund transfer transactions, annual fees, interest, late payment charges, all fees charged by us and other miscellaneous charges as imposed by us are not eligible transactions.

3. I made an eligible transaction recently with my DBS/POSB personal credit card. Would the transaction be recognised on the transaction date or posting date?

The transaction will be recognised on the transaction date.

Example:

31 December: Eligible transaction is made at a merchant.

1 January: Eligible transaction made on 31 December is posted.

This transaction is recognised under December's credit card spend.

4. My spouse and I are joint account holders and both of us enrolled for DBS Travel Privileges. I am a Supplementary Credit Cardmember and my spouse is the Principal Credit Cardmember. How can I qualify for subsequent renewal?

Both your spouse and you will remain enrolled in the next programme year subject to your spouse's (Principal Cardmember) total credit card spend being at least S\$40,000 taking into account the credit card spend of both your spouse (as Principal Cardmember) and yourself (as Supplementary Cardmember).

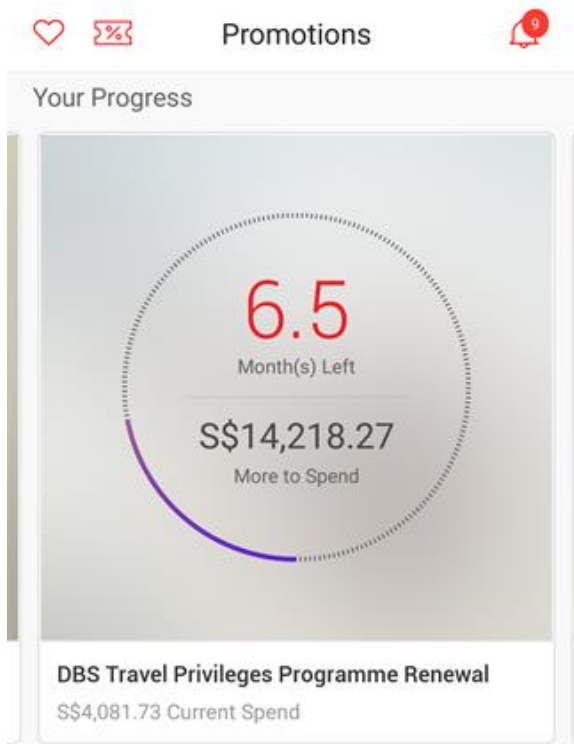
5. How do I know how much I have spent to date?

You could either

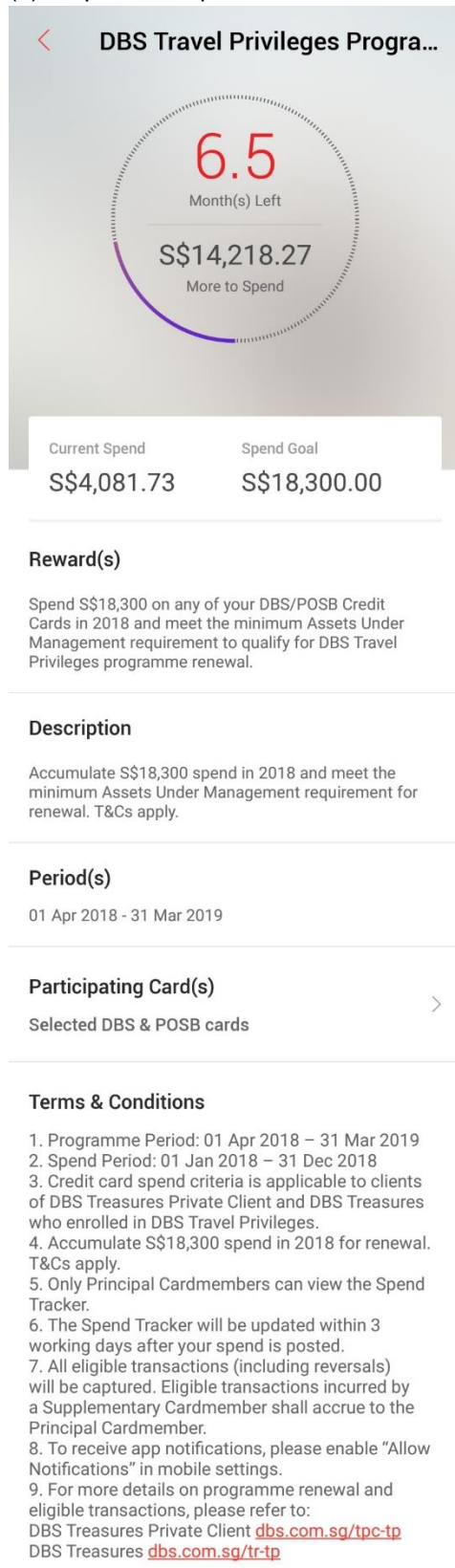
- (a) view your credit card spend with the DBS Lifestyle App (applicable for Principal Credit Cardmembers only). For more information on the app, please refer to <https://www.dbs.com.sg/personal/cards/rewards/dbs-lifestyle>; or
- (b) tally the total amount indicated on your monthly credit card statements for the calendar year; or
- (c) call our DBS Wealth Management hotline (applicable for Principal Credit Cardmembers only) at 1800 221 1111 (Singapore) or +65 6221 1111 (Overseas).

6. How do I view my credit card spend with the DBS Lifestyle App?

- (a) Download the DBS Lifestyle App at go.dbs.com/sg-lifestyle.
- (b) Log in with your existing Digibank User ID and PIN.
- (c) View your credit card spend and the balance amount required to meet the minimum spend under "Your Progress".



(d) Tap on the Spend Tracker to find out more details including the programme Terms & Conditions.



(e) Please note the following important Terms & Conditions:

- Only Principal Cardmembers can view the Spend Tracker.
- The Spend Tracker will be updated within 3 working days after your spend is posted.
- All eligible transactions (including reversals) will be captured. Eligible transactions incurred by a Supplementary Cardmember shall accrue to the Principal Cardmember.
- To receive app notifications, please enable “Allow Notifications” in mobile settings.

(f) You will receive push notifications upon meeting:

- a. 50% of the spend requirement
- b. 100% of the spend requirement.

7. I enrolled into DBS Travel Privileges programme recently. When can I start viewing my credit card spend with the DBS Lifestyle App?

You may start viewing your spend after the 15th of the following month from your successful enrolment. For example, if you successfully enrolled on 27 June, the Spend Tracker will be available after 15 July.

*Pro-rated credit card spend requirement

Enrolment month in DBS Travel Privileges	Min. credit card spend required for renewal	Period for min. credit card spend *
Jan 2018	S\$20,000	Jan 2018 to Dec 2018
Feb 2018	S\$18,300	Jan 2018 to Dec 2018
Mar 2018	S\$16,600	Jan 2018 to Dec 2018
Apr 2018	S\$15,000	Jan 2018 to Dec 2018
May 2018	S\$13,300	Jan 2018 to Dec 2018
Jun 2018	S\$11,600	Jan 2018 to Dec 2018
Jul 2018	S\$10,000	Jan 2018 to Dec 2018
Aug 2018	S\$8,300	Jan 2018 to Dec 2018
Sep 2018	S\$6,600	Jan 2018 to Dec 2018
Oct 2018	S\$5,000	Jan 2018 to Dec 2018
Nov 2018	S\$3,300	Jan 2018 to Dec 2018
Dec 2018	S\$1,600	Jan 2018 to Dec 2018

Examples:

- (a) If you enrol for DBS Travel Privileges in July 2018, simply charge S\$10,000 to any DBS/POSB personal credit card(s) from January 2018 to December 2018 to remain enrolled in the next programme year (i.e. 1 April 2019 to 31 March 2020).