

DBS Asia Treasures Membership

Frequently Asked Questions

1. How do I join as a DBS Asia Treasures member?

The DBS Asia Treasures membership is by invitation only. The membership may be extended to clients who

- (i) maintain Assets Under Management (AUM) of at least S\$1.5 million with DBS and hold any DBS/POSB personal credit card(s), or
- (ii) maintain AUM of at least S\$5 million with DBS.

2. What is the duration of the membership?

Memberships will be valid until 31 March each year, subject to a yearly review. Please refer to the table below (in page 5) for more details.

3. How do I qualify for renewal?

To have your membership renewed for the next membership year (e.g. 1 April 2022 to 31 March 2023), simply

- (i) maintain AUM of at least S\$1.5 million with DBS and spend S\$30,000 accumulated on any DBS/POSB personal credit card(s) within 2021, or
- (ii) maintain AUM of at least S\$5 million with DBS in 2021.

4. 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 Card member 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.

5. 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.

6. My spouse and I are joint account holders and we are both Asia Treasures members. I am a Supplementary Credit Cardmember and my spouse is the Principal Credit Cardmember. How can I qualify for subsequent renewal?

Both your memberships will be eligible for renewal in the next programme year subject to your spouse's (Principal Cardmember) total credit card spend being at least S\$60,000 taking into account the credit card spend of both your spouse (as Principal Cardmember) and yourself (as Supplementary Cardmember).

7. I was a Personal Banking client before joining DBS Treasures Private Client / DBS Private Bank and was accorded the DBS Asia Treasures membership this year. What is the period for me to accumulate the minimum credit card spend?

The period for minimum credit card spend is from the date you became a DBS Treasures Private Client / DBS Private Bank until 31 December 2021.

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

You could either

- (a) view your credit card spend with the DBS PayLah! app (applicable for Principal Cardmembers only). For more information on Card features on PayLah!, please refer to <https://www.dbs.com.sg/personal/deposits/pay-with-ease/dbs-paylah>; 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 Cardmembers only) at 1800 221 1111 (Singapore) or +65 6221 1111 (Overseas).

9. How do I view my credit card spend with the DBS PayLah! App?

(a) Download the DBS PayLah! App.

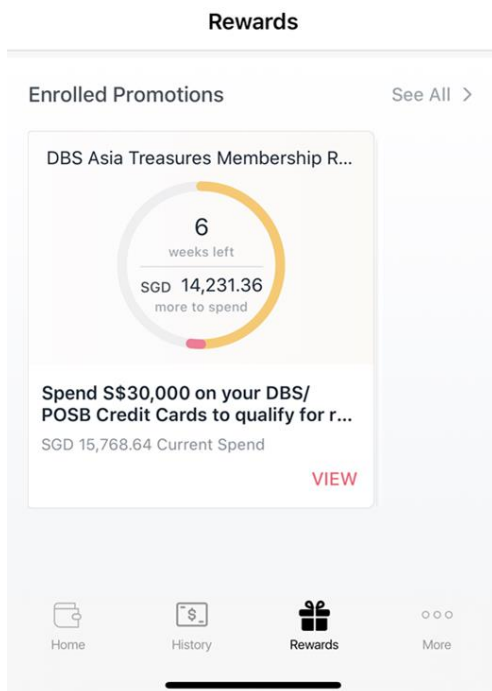


(b) After downloading PayLah!, you will need to register with the following information:

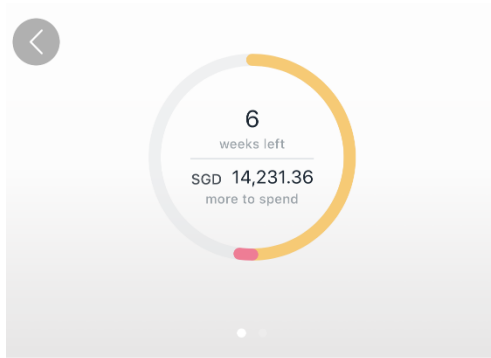
- Singapore-registered 8-digit mobile number; and
- (For existing clients with DBS/POSB deposit account) A DBS/POSB digibank account; or
- (For Singaporeans or Permanent Residents without DBS/POSB deposit account) A SingPass account for easy information retrieval via MyInfo

For more details on registration requirements, click [here](#).

(c) View your credit card spend and the balance amount required to meet the minimum spend under the Rewards tab.



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



Current Spend	Spend Goal
SGD 15,768.64	SGD 30,000.00

DBS Asia Treasures Membership Renewal

PERIOD

01 Jan 2020 - 31 Dec 2020

DESCRIPTION

Accumulate S\$30,000 card spend and maintain Assets Under Management (AUM) of at least S\$1.5 million, or maintain AUM of at least S\$5 million for renewal. T&Cs apply.

(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:

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

10. I joined DBS Asia Treasures recently. When can I start viewing my credit card spend with the DBS PayLah! App?

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

*Membership validity and pro-rated credit card spend requirement

Month of joining DBS Asia Treasures	Membership valid until	Min. credit card spend required for renewal	Period for min. credit card spend *
Jan 2021	Mar 2022	S\$30,000	Jan 2021 to Dec 2021
Feb 2021	Mar 2022	S\$27,500	Jan 2021 to Dec 2021
Mar 2021	Mar 2022	S\$25,000	Jan 2021 to Dec 2021
Apr 2021	Mar 2022	S\$22,500	Jan 2021 to Dec 2021
May 2021	Mar 2022	S\$20,000	Jan 2021 to Dec 2021
Jun 2021	Mar 2022	S\$17,500	Jan 2021 to Dec 2021
Jul 2021	Mar 2022	S\$15,000	Jan 2021 to Dec 2021
Aug 2021	Mar 2022	S\$12,500	Jan 2021 to Dec 2021
Sep 2021	Mar 2022	S\$10,000	Jan 2021 to Dec 2021
Oct 2021	Mar 2023	S\$30,000	Jan 2022 to Dec 2022
Nov 2021	Mar 2023	S\$30,000	Jan 2022 to Dec 2022
Dec 2021	Mar 2023	S\$30,000	Jan 2022 to Dec 2022

Examples:

- (a) If you become a DBS Asia Treasures member in May 2021, your membership will expire in March 2022. To qualify for renewal (April 2022 to March 2023),
 - (i) charge a minimum of S\$20,000 to any DBS/POSB personal credit card(s) from January 2021 to December 2021 and maintain AUM of at least S\$1.5 million with DBS, or
 - (ii) maintain AUM of at least S\$5 million with DBS in 2021.
- (b) If you become a DBS Asia Treasures member in October 2021, your membership will expire in March 2023. To qualify for renewal (April 2023 to March 2024),
 - (i) charge a minimum of S\$30,000 to any DBS/POSB personal credit card(s) from January 2022 to December 2022 and maintain AUM of at least S\$1.5 million with DBS, or
 - (ii) maintain AUM of at least S\$5 million with DBS in 2022.

11. I cannot register for PayLah! because I don't have a Singapore registered mobile or a digibank or SingPass account. How do I know how much I have spent to date?

You could either:

- (a) tally the total amount indicated on your monthly credit card statements for the calendar year; or
- (b) call our DBS Wealth Management hotline (applicable for Principal Cardmembers only) at 1800 221 1111 (Singapore) or +65 6221 1111 (Overseas).