

# 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 maintain Assets Under Management of at least S\$1.5 million with DBS and hold any DBS/POSB personal credit card(s).

### 2. What is the duration of the membership?

Memberships will be valid until 31 March each year. Please refer to the table below for more details.

### 3. How do I qualify for renewal?

Maintain Assets Under Management of at least S\$1.5 million with DBS and spend S\$30,000 accumulated on any DBS/POSB personal credit card(s) within 2019 to have your membership renewed for 1 April 2020 to 31 March 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 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.

**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 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 until 31 December 2019.

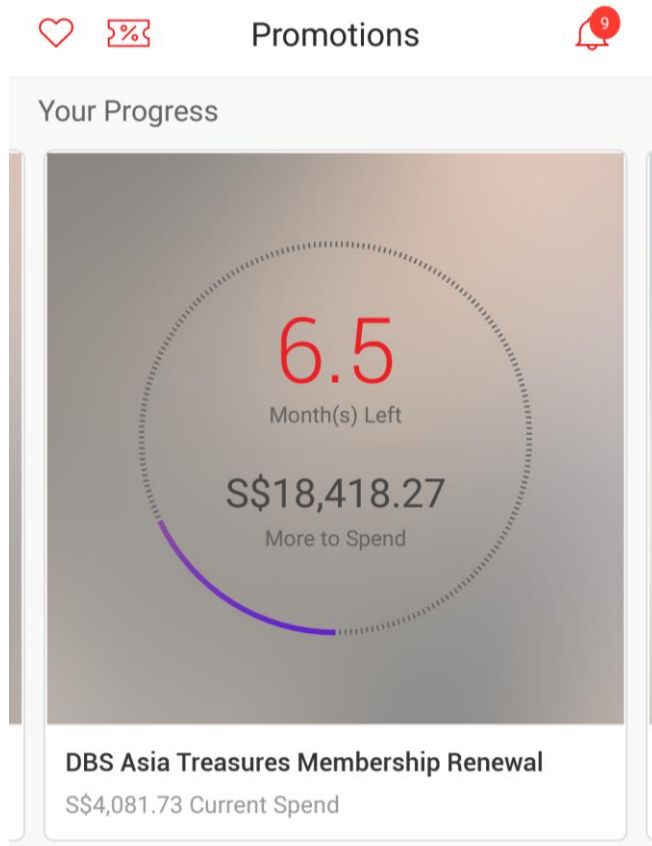
**8. How do I know how much I have spent to date?**

You could either

- (a) view your credit card spend with the DBS Lifestyle App (applicable for Principal 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 Cardmembers only) at 1800 221 1111 (Singapore) or +65 6221 1111 (Overseas).

## 9. 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](http://go.dbs.com/sg-lifestyle).
- (b) Login 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.

**DBS Asia Treasures Member...**

6.5  
Month(s) Left

S\$18,418.27  
More to Spend

Current Spend	Spend Goal
S\$4,081.73	S\$22,500.00

**Reward(s)**

Spend S\$22,500 on any of your DBS/POSB Credit Cards in 2018 and maintain Assets Under Management of at least S\$1.5million to qualify for DBS Asia Treasures membership renewal.

**Description**

Accumulate S\$22,500 spend in 2018 and maintain Assets Under Management of at least S\$1.5million for renewal. T&Cs apply.

**Period(s)**

01 Apr 2018 - 31 Mar 2019

**Participating Card(s)**

Selected DBS & POSB cards

**Terms & Conditions**

1. Membership Period: 01 Apr 2018 – 31 Mar 2019
2. Spend Period: 01 Jan 2018 – 31 Dec 2018
3. Credit card spend criteria is applicable to clients of DBS Treasures Private Client and DBS Treasures who are members of DBS Asia Treasures.
4. Accumulate S\$22,500 spend in 2018 and maintain Assets Under Management of at least S\$1.5million for renewal.
5. Only Principal Cardmembers can view the Spend Tracker.
6. The Spend Tracker will be updated within 3 working days after your spend is posted.
7. All eligible transactions (including reversals) will be captured. Eligible transactions incurred by a Supplementary Cardmember shall accrue to the Principal Cardmember.
8. To receive app notifications, please enable "Allow Notifications" in mobile settings.
9. For more details on membership renewal and eligible transactions, please refer to [dbs.com.sg/tpc-at](https://www.dbs.com.sg/tpc-at).

(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.

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

You may start viewing your spend after the 15<sup>th</sup> 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.

\*Pro-rated credit card spend requirement and membership validity

Month of joining DBS Asia Treasures	Membership valid until	Min. credit card spend required for renewal	Period for min. credit card spend *
Jan 2019	Mar 2020	S\$30,000	Jan 2019 to Dec 2019
Feb 2019	Mar 2020	S\$27,500	Jan 2019 to Dec 2019
Mar 2019	Mar 2020	S\$25,000	Jan 2019 to Dec 2019
Apr 2019	Mar 2020	S\$22,500	Jan 2019 to Dec 2019
May 2019	Mar 2020	S\$20,000	Jan 2019 to Dec 2019
Jun 2019	Mar 2020	S\$17,500	Jan 2019 to Dec 2019
Jul 2019	Mar 2020	S\$15,000	Jan 2019 to Dec 2019
Aug 2019	Mar 2020	S\$12,500	Jan 2019 to Dec 2019
Sep 2019	Mar 2020	S\$10,000	Jan 2019 to Dec 2019
Oct 2019	Mar 2021	S\$30,000	Jan 2019 to Dec 2019
Nov 2019	Mar 2021	S\$30,000	Jan 2019 to Dec 2019
Dec 2019	Mar 2021	S\$30,000	Jan 2019 to Dec 2019

Examples:

- (a) If you become a DBS Asia Treasures member in May 2019, your membership will expire in March 2020. To qualify for renewal (April 2020 to March 2021), charge a minimum of S\$20,000 to any DBS/POSB personal credit card(s) from January 2019 to December 2019 and maintain AUM of at least S\$1.5 million with DBS.
- (b) If you become a DBS Asia Treasures member in October 2019, your membership will expire in March 2021. To qualify for renewal (April 2021 to March 2022), charge a minimum of S\$30,000 to any DBS/POSB personal credit card(s) from January 2020 to December 2020 and maintain AUM of at least S\$1.5 million with DBS.