

Frequently Asked Questions DBS Black Card

Section 1: About The Transition

1. What do I need to know?

- You will be receiving your new DBS yuu Card by end-December 2022, and your 15/16-digit card number will remain unchanged.
- Your current PIN will remain unchanged.
- There will be no change to the existing card fees, charges, and credit limit.
- You will need to activate your DBS yuu Card once you have received it. By activating your card, you are giving consent to DBS to share your personal and card transaction data with Minden Singapore Pte Ltd (operator of yuu Rewards Club, a tech venture founded by Temasek in strategic partnership with DFI Retail Group) for the sole purpose of facilitating the rewards programme.
- If you do not wish to participate in this new rewards programme, you do not have to activate your new DBS yuu Card. You can continue to use your DBS Black Card until it expires. However, do note that you will only be able to earn DBS Points till 28 February 2023. For any points redemption, you can redeem them before it expires or by 30 June 2024, whichever is earlier. If you wish to apply for a different credit card, visit dbs.com.sg/cards

2. Meanwhile, can I still use my current DBS Black Card and earn DBS Points?

- You will still be able to use your existing DBS Black Card until you receive and activate your new DBS yuu Card. Once the new card has been activated, your current DBS Black Card will be terminated.
- Should you choose not to activate the new DBS yuu Card and continue to use the DBS Black Card, the card fees for the DBS Black Card would continue to apply.
- Before your new DBS yuu Card is mailed to you, any spend on your DBS Black Card will continue to earn DBS Points until 28 February 2023 (with a 12-month validity). Your DBS Points will be credited within 60 days after each Spend Period.

Spend Period	DBS Points will be awarded by	DBS Points will expire by
27 Oct – 30 Nov 2022	31 Jan 2023	31 Mar 2024
1 Dec – 31 Dec 2022	28 Feb 2023	
1 Jan – 31 Jan 2023	31 Mar 2023	
1 Feb – 28 Feb 2023	30 Apr 2023	30 June 2024

- You can continue to redeem any DBS Points you've earned on your existing DBS Black Card. Please redeem it before your DBS Points expire or by 30 June 2024, whichever is earlier. Find out more on how you can redeem your DBS Points at www.dbs.com.sg/personal/cards/rewards/card-rewards.
- The rewards programme for the new DBS yuu Card is not stackable with the DBS Black Card rewards programme. You will start earning yuu points under the new rewards programme, yuu Rewards Club, once you've activated your DBS yuu Card.

Section 2: About Your DBS Black Card

1. Will I still be able to apply for a new DBS Black Card?

The DBS Black Card will be discontinued and will not be available for new applications.

2. Will I be able to perform replacement for my DBS Black Card while waiting for my DBS yuu Card to be sent to me?

For replacement due to fraud or lost, you may proceed to replace your card via digibank Online or digibank Mobile.

For replacement due to damaged card, please do not make any replacement as we will be sending you the new DBS yuu Card by December 2022.

3. My DBS Black Card has ATM-linkage to my DBS/POSB Current/Savings Account(s), what do I do?

No action will be required on your end as the new DBS yuu Card will be automatically linked as per your existing linkage.

4. What will happen to my outstanding balances, Instalment Payment Plan (IPP), My Preferred Payment Plan, Balance Transfer, and Instalment Loan after I receive and activate my new credit card?

Upon activation of your new DBS yuu Card, all outstanding balances and/or monthly instalments will be transferred over to your new card. If you choose not to activate the new card and your existing DBS Black Card expires, you will continue to be billed for the outstanding balances until they are fully paid.

5. Will my GIRO payment for my DBS Black Card be affected?

The existing GIRO payment set-up for your DBS Black Card will continue to be effective for your new DBS yuu Card.

6. What will happen to the existing recurring bill payment arrangements set up on my DBS Black Card?

If you have any recurring bill payment arrangement charged to your DBS Black Card, you may need to contact the respective Billing Organisation(s) to update them on the new expiry date of your new credit card.

7. What will happen to my DBS Black Card linked on e-commerce or merchant websites, and mobile wallet?

If you have any DBS Black Card linked on e-commerce or merchant websites, you will need to re-link them. For cards linked to mobile wallet, e.g., Apple Pay, Google Pay and Samsung Pay, it will be linked automatically upon the activation of your new card. However, the card face will still be reflected as DBS Black Card. You will need to re-provision your card on your mobile wallet to see the new DBS yuu Card.

8. I have a Supplementary DBS Black Card, will the Supplementary Card be replaced with the new DBS yuu Card as well?

Both Principal and Supplementary DBS Black Card will be replaced with the new DBS yuu Card. The new card(s) will be sent to the Principal card holder's address.

9. Will I be able to transfer my existing DBS Points earned to another card if I don't wish to redeem them?

As your DBS Points cannot be transferred to another card, please redeem it before they expire or by 30 June 2024, whichever is earlier. Find out more on how you can redeem your DBS Points at www.dbs.com.sg/personal/cards/rewards/card-rewards.

10. My DBS Black Card is expiring soon. Will I be able to receive the replacement card before my card expires?

Yes, we will prioritise the replacement of DBS Black Cards that are expiring within the next three months. Card holders will receive their replacement card before their DBS Black Card expires.

11. What happens if I do not receive my DBS yuu Card?

Do ensure your mailing address with the bank is updated. If you have not received your DBS yuu Card by December 2022, you may apply for a card replacement on digibank mobile. For more details, please visit <https://www.dbs.com.sg/personal/support/card-issues-card-replacement.html>.

Do note that your card account needs to be in good standing in order to receive the new DBS yuu Card.