

## DBS Insignia Card – Extra Miles of Luxury Promotion

### Frequently Asked Questions (FAQs)

**1. How is the 2% admin fee calculated?**

A Registered Cardmember agrees to be charged 2% administrative fee of his/her Qualifying Spend at transaction level on the Eligible Card from the date of registration during the Promotion Period.

**2. What type of retail spend qualify for the Promotion?**

Qualifying Spend is based on transacted and posted local/foreign retail sales, recurring bill payments, posted 0% interest-free instalment plan monthly transactions and My Preferred Payment installment plan monthly transactions, but it excludes posted interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS.

**3. How are the additional miles awarded?**

Qualifying Spend made from the month of registration till the month of withdrawal will be awarded with additional miles. The additional miles are awarded in the form of DBS Points (1 DBS Point = 2 miles).

Example: When a customer registers for the campaign on 15 October 2019 and withdraws from the campaign interest on 20 December 2019, additional miles will be awarded for his/her Qualifying Spend made from 1 November to 31 December 2019.

**4. When will I receive the additional miles?**

DBS Points earned for the Qualifying Spend made in a calendar month from the date of registration will be credited to your Eligible Card account within the next 90 days.

Example: DBS Points earned for retail spend made in October 2019 will be credited to Eligible Card account by 31 December 2019.

**5. When will the 2% administrative fee be charged to my card account?**

2% of the Qualifying Spend made in a calendar month will be charged to your Eligible Card account within the next 90 days. It is the Registered Cardmember's responsibility to ensure that the Admin fee is within the available credit limit as at the time it is charged. If there is insufficient credit limit available at the time the admin fee is charged, an Over Limit fee of S\$40 will be charged. The admin fee will be reflected in the following statement after it has been charged to your card account.

**6. Are Supplementary Cardmembers eligible to participate in this Promotion?**

Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend will be included in the calculation of Qualifying Spend.

**7. How do I withdraw from the Promotion if I change my mind?**

You may withdraw from the Promotion at <https://go.dbs.com/sg-insignia-extramilesofluxury-withdrawal>. All requests will be reviewed case by case. All withdrawals will only take effect from the next calendar month.