

Terms and Conditions Governing the DBS Insignia Card – Miles of Luxury offer (“Promotion”)

1. To qualify for the Promotion, customers must be a Principal Cardmember of DBS Insignia Card (“**Eligible Card**”) and successfully enrolled into the Promotion via DBS Insignia service ambassador or <https://www.dbs.com.sg/Contact/dbs/cards/insignia-registration/default.page> during the Promotion Period (“**Registered Cardmembers**”). Registration with incorrect information will result in an eligible DBS Insignia Cardmember to be omitted from qualifying for the Promotion.
2. The Promotion allows the registered Cardmembers to earn 1 additional Mile per dollar spend awarded in the form of DBS Points, 1 DBS Point = 2 miles (“**Gift**”) at transaction level on all retail transactions (“**Qualifying Spend**”) made on DBS Insignia Card from the month of registration during the Promotion Period. Minimum spend / transaction is \$2.
3. By registering for the Promotion, a Registered Cardmember agrees to be charged 2% administrative fee (“**Admin fee**”) of his/her Qualifying Spend at transaction level from the month of registration on the Eligible Card during the Promotion Period. Illustration as follows:

	Amount spent in Singapore dollars (S\$)	Base earn rate	Additional mile	Total miles awarded	2% admin fee charged in Singapore dollars (S\$)
Local Spend	S\$2,000	1.6 miles for every S\$1	1 mile for every S\$1 spend	5,200 miles	S\$40
Overseas	S\$3,500	2 miles for every S\$1		10,500 miles	S\$70
				15,700 miles	S\$110

The Base earn rate is in accordance with [Terms and Conditions governing the DBS Insignia Card Promotions.](#)

4. Qualifying Spend is based on transacted and posted local/foreign retail sales, recurring bill payments, posted 0% interest-free instalment plan monthly transactions, My Preferred Payment installment plan monthly transactions made, but excludes 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.
5. Bonus miles will be awarded for the Qualifying Spend made from the month of registration till the month of withdrawal will be awarded with additional miles.

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

6. Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend will be included in the calculation of Qualifying Spend.
7. Registered Cardmembers can withdraw from the Promotion at <https://www.dbs.com.sg/Contact/dbs/cards/insignia-withdraw/default.page>.

All withdrawals will take effect from the next calendar month.

Example: Registered Cardmember will be withdrawn from the Promotion on 1 March 2020, if he/she submits the withdrawal request by 28 February 2020.

8. Bonus miles earned for the Qualifying Spend made in a calendar month will be credited to your Eligible Card account within the next 90 days.
9. The Admin fee 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.
10. Bonus miles awarded are non-exchangeable, non-transferrable and non-replaceable.
11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. Customers who participate in this Promotion consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.