

Terms and Conditions Governing the DBS Insignia Visa Infinite Card Privileges

General Terms and Conditions

- DBS Insignia Visa Infinite Card Privileges are applicable to DBS Insignia Visa Infinite Cardmembers (“**Cardmembers**”) only, unless otherwise stated.
- Full payment must be charged to a DBS Insignia Visa Infinite Card (“**Card**”).
- DBS reserves the right at any time, and at its sole discretion, to vary these Terms and Conditions or suspend or terminate the DBS Insignia Visa Infinite Card Privileges without any notice or liability to Cardmembers. All Cardmembers shall be bound by these amendments.
- In the event of any inconsistency between these Terms and Conditions used in any brochure, marketing or promotional material relating to the Card, these Terms and Conditions shall prevail.
- Cardmembers 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 DBS Insignia Visa Infinite Card Privileges and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on <http://www.dbs.com/privacy>.
- DBS’ decision on all matters relating to the DBS Insignia Visa Infinite Card Privileges shall be final. No correspondences or claims will be entertained.
- DBS Rewards Programme Terms and Conditions apply. A copy of which can be found on http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf.
- DBS Points will not be awarded for the payments and/or transactions set out in Clause 2.6 of the DBS Rewards Redemption Programme Terms and Conditions. Please note that this is not an exhaustive list and are subject to changes from time to time.
- DBS shall have the absolute discretion to postpone the awarding of DBS Points for a reasonable period in the event of unforeseen circumstances, including but not limited to, any delays arising from system issues.
- For purposes of calculating the DBS Points which Cardmembers are entitled to, spending by both Principal and Supplementary Cardmembers will be consolidated under the Principal Card Account.
- Any DBS Points awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.

DBS Insignia Service Ambassadors Concierge Service (“**Concierge**”)

- Cardmembers will have access to the Concierge and may request the Concierge to source for information, services, benefits, or products (collectively, the “**Concierge Services**”) for personal purposes, and excludes requests related to commercial purposes or for a third party.
- The Concierge has the absolute discretion not to provide or make any arrangement that is requested by the Cardmember if in its opinion, the provision of such Services would be contrary to any laws or regulations or in the opinion of the Concierge, it is not possible to provide any such Concierge Services or the provision of any such Concierge Services is immoral or against public interests.
- Although the Concierge Services provided are complimentary, all non-Concierge service-related costs shall be borne by the Cardmember. Examples of such costs include the cost of physical goods that the Cardmember has instructed the Concierge to purchase. The Cardmember agrees that he/she will only use the DBS Insignia Visa Infinite Card to pay for any goods or services obtained via the Concierge.

Complimentary Travel Accident Insurance

- Complimentary Travel Accident Insurance is automatically activated when Cardmembers charge their travel expenses to the Card.
- This insurance is provided subject to the terms, conditions, and exceptions of the Master Policy issued by Chubb Insurance Singapore Limited (located at 138 Market Street, #11-01 CapitaGreen, Singapore 048946) to DBS (located at 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore 018982).
- All endorsements, changes and amendments to the Master Policy as agreed between the Chubb Insurance

Singapore Limited and DBS shall be binding without prior notice to the Insured Person(s)/Cardmember(s).

- Please click [here](#) to view the policy wording of the travel accident insurance covered under this Card.

100,000 Welcome Air Miles – Awarded each membership year

- Each Principal Cardmember is eligible to receive 100,000 bonus air miles (50,000 DBS Points) and the bonus miles will be credited to the Card account when the annual fee of S\$3,270 (inclusive of 9% GST) is charged to the Card.
- Miles will be awarded in the form of DBS Points (1 DBS Point = 2 miles).
- To convert DBS Points, please visit the [DBS Rewards Portal](#).

Priority Pass Membership – Renewed each membership year

- Complimentary access to Priority Pass lounges is only valid for Principal Cardmembers. Additional guests will be charged at US\$35 per person per visit.
- To apply for the complimentary Priority Pass™ membership, please contact DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).
- Merchant's terms and conditions apply.

Complimentary Hotel Stay – 2 nights per membership year

- Each Principal Cardmember is entitled to 2 complimentary nights' stay at the participating hotels and properties. The 2-night stay is non-transferrable, not exchangeable for cash, and must be redeemed within 1 year of Cardmembers' membership acceptance or renewal.
- Nights are strictly non-combinable across membership years.
- Reservations must be made at least 7 days in advance and are subject to the availability of the participating hotels. The complimentary stay is limited to selected room types and top-ups may be required should Cardmembers wish to stay in a specific room type within a property.
- Surcharge applies for extension of stay.
- Blackout dates and further terms and conditions apply.
- Merchant's terms and conditions apply.

Airport SpeedPass Access – 4 passes per membership year

- Each Principal Cardmember is entitled to 4 complimentary passes for Airport SpeedPass per calendar year. The 4 passes are non-transferrable and requires 72 hours in advance, subject to availability.
- Merchant's terms and conditions apply.

Insignia Curated Collection – S\$500 dining vouchers

- Each Principal Cardmember is entitled to S\$500 worth of dining experience at Insignia Curated Collection. The voucher codes will be mailed to the Principal Cardmember's credit card mailing address or email address registered with the bank.
- The vouchers issued for 2024 will expire on 31 March 2025.
- Merchant's terms and conditions apply.

Luxury Yacht – 3 reservations per membership year

- Reservations must be made at least 7 days in advance and is subject to availability.
- Cardmembers are entitled priority bookings on all eve of and public holidays within 2 weeks of charter date.
- All prices quoted are in Singapore Dollar (inclusive of GST) and for a maximum of 20 persons on board (excluding captain and crew). Surcharges apply for special occasions, extensions, additional persons (up to 25 persons) or special requests. Maximum persons on board are subjected to changes in regulation from the

Singapore Government and Maritime & Port Authority.

- Limited to 3 reservations per year per Principal Cardmember.
- There will be no refund for cancellations.
- Yacht cannot be chartered for commercial purposes and Cardmembers need to be present during the yacht charter.
- Merchant's terms and conditions apply.

Grand Vitality Fitness and Wellness Membership at Grand Hyatt Singapore

- All reservations must be made at least 24 hours in advance, subject to availability.
- Only 1 reservation can be accepted at any one time.
- Subsequent reservations can only be made after the previous session has been utilised.
- Merchant's terms and conditions apply.

Privileges

- Valid from 1 January to 31 December 2025, unless otherwise stated.
- DBS is not an agent of the merchant or vice versa.
- DBS makes no warranty or representation as to the quality, merchantability, or fitness for purpose of the merchant's goods and services. Any dispute about the same must be resolved directly with the merchant.
- DBS shall not be liable for any loss, injury, claim, or damage suffered or incurred because of the use of the merchant's goods and services as well as redemption or usage of the gifts.
- Merchants reserve the right to vary terms and conditions without notice, withdraw or discontinue any privilege at any time without any notice or liability to any party.

Disclosure of Information

Parties to whom disclosure may be made:

- Cardmembers authorise DBS to disclose any particulars of their Card Account and/or their use of the Card(s) and/or (if Cardmembers have executed a charge on deposit to secure their liabilities under the Card ("**Charge**")) any information relating to the Charge on deposit to:
 - any person or organisation participating in the provision of electronic or, without limitation, other services in connection with banking services or usage or loyalty benefits made available or utilised by Cardmembers, whether in Singapore or outside Singapore for the purpose of the operation of the said services, including but not limited to investigating discrepancies, errors or claims;
 - banks, credit or charge card companies or merchants in credit or charge card enquiries;
 - outsourced agents appointed by DBS for the purpose of making, printing, mailing, storing, microfilming and/or filing personalised cheques, statements of accounts, cards, labels, mailers or any other documents or items on which Cardmembers' name and/ or other particulars appear, or any data or records or any documents whatsoever;
 - any information garnering or processing organisation or department or consultant for the purposes of conducting survey(s) or analyses or developing system applications on DBS' behalf;
 - any person or organisation for the purpose of marketing or promoting any services or products whether DBS owned or tied up by DBS;
 - any party involved in facilitating, processing or providing any services or facilities in connection with Cardmembers' Card, Card Account, and/or any Card transaction;
 - any of DBS' related corporations (as such term is defined in the Companies Act, Chapter 50 of Singapore) for risk management purpose, for monitoring credit exposures across the DBS Group to Cardmembers and for cross-selling purposes. "DBS Group" means any of DBS' subsidiaries, holding company and any subsidiaries of the holding company;
 - any government agency or authority or tribunals or courts of any jurisdiction in compliance with the

- order, notice or request of such agency, authority, tribunal or court, or in compliance with applicable laws or for commencing, defending or otherwise participating in any legal or administrative proceedings or inquiry before any court, tribunal or other agency or authority;
- any person or organisation for the purpose of collecting or recovering on DBS' behalf, or securing for Cardmembers' benefit or repaying on their behalf, any sums of money owing to DBS from Cardmembers;
 - any credit bureau of which DBS is a member or subscriber ("**Bureau**") to the extent and for the purposes set out in the Banking Act, Chapter 19 of Singapore (as may be amended and substituted from time to time);
 - any person authorised to operate the Card Account(s), including but not limited to Supplementary Cardmembers, for any purpose in connection with this Agreement or the operation of the Card Account;
 - any person or organisation to clarify or correct any wrongful or erroneous belief,
 - representation or allegation to any third party, whether made by Cardmembers or on their behalf, both in public and in private, regarding any of the DBS' dealings with Cardmembers or otherwise in relation to DBS' products, processes or policies, regardless of the form of media or platform which may include but is not limited to, published articles, posts, complaints or petitions; and
 - and any person or organization where DBS in good faith deem it reasonable to make such disclosure in connection with this Agreement or the operation of the Card Account.

For hotel stay bookings, restaurant reservations, vouchers/access redemptions, and questions on the above privileges relating to the DBS Insignia Card, please contact DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).