

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**”) unless otherwise stated.
- 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 any Cardmember, and all Cardmembers shall be bound by these amendments.
- In the event of any inconsistency between these Terms and Conditions and 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 correspondence 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 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 delay 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.

Complimentary Travel Insurance

- Complimentary Travel Insurance is automatically activated when you charge your travel fare(s) 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 on the Insured Person.
- Please click [here](#) to view the product summary of the insurance.

Complimentary Hotel Stay

- Each Principal Cardmember is entitled to 2 complimentary nights' stay programme. The 2-nights stay is non-transferrable and must be redeemed within 1 year of your membership acceptance or renewal.
- Nights are strictly non-combinable across membership years.
- Surcharge applies for extension of stay.
- Blackout dates and further terms and conditions apply.
- For reservations, please contact your DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).

Last updated: 1 January 2022

DBS Bank Ltd

CBG -Card & Unsecured Loans
12 Marina Boulevard, Level 5
DBS Asia Central @
Marina Bay Financial Centre Tower 3
Singapore 018982

Tel: 1800 111 1111

www.dbs.com/sg/card

100,000 Welcome Air Miles

- Each Principal Cardmember is eligible to receive 100,000 bonus miles (50,000 DBS Points) and bonus miles will be credited to your account when the annual fee of S\$3,210 (including GST) is charged to your Card.
- Miles are awarded in the form of DBS Points (1 DBS Point = 2 miles).
- To convert your DBS Points, please click [here](#) or contact your DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).

JetQuay Quayside Access

- Each Principal Cardmember is entitled to 2 complimentary passes to JetQuay Quayside per calendar year. The 2 passes are non-transferrable and travel must be completed by 31 December 2022.
- Complimentary access for infants below 2 years old.
- Complimentary car parking in JetQuay will be extended to Cardmembers who are utilising both arrival and departure services. Capped at a maximum of 3 days only, and is subject to availability. Additional parking charges of S\$20/day (subject to GST) applies beyond the 3rd day.
- Quayside departure is not available for passengers travelling on low-cost carriers, Malaysia Airlines, Swiss Air and American based Airlines.
- JetQuay reserves the right to reject any customers without prior reservations.
- Merchant's terms and conditions apply.
- To redeem your passes to JetQuay Quayside, please contact your DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).

Airport SpeedPass Access

- Each Principal Cardmember is entitled to 4 complimentary 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.
- To redeem your complimentary Airport SpeedPass access, please contact your DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).

Priority Pass membership

- Merchant's terms and conditions apply.
- To apply for your complimentary Priority Pass™ membership, please contact your DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).

Insignia Curated Collection

- Each Principal Cardmember is entitled to S\$500 worth of dining experience at Insignia Curated Collection. The e-vouchers will be emailed to the Principal Cardmember's email address registered with the bank.
- The e-vouchers are only valid for 12 months upon issuance.
- Merchant's terms and conditions apply.
- For restaurant reservations and vouchers redemption, please contact your DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).

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Luxury Yacht

- 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 (subject to GST) and for a maximum of 5 persons on board (excluding captain and crew). 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.
- For reservations, please contact your DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).

Willow Stream Spa

- All reservations must be made 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.
- For reservations, please contact your DBS Insignia Service Ambassadors at 1800 327 8088 (within Singapore) or +65 6327 8088 (from overseas).

Privileges

- Valid from 1 January to 31 December 2022, 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.
- Merchant's terms and conditions apply.
- DBS Cards – Terms and Conditions apply. A copy of which can be found on https://www.dbs.com.sg/personal/cards/cards-terms-conditions.page#cards_tnc

DBS Insignia Service Ambassador 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.

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- 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.

Disclosure of Information

Parties to whom disclosure may be made

- You authorise DBS to disclose any particulars of your Card Account and/or your use of the Card(s) and/or (if you have executed a charge on deposit to secure your 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 you, 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 your 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 your 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 you 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 your benefit or repaying on your behalf, any sums of money owing to DBS from you;
 - 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 you or on your behalf, both in public and in private, regarding any of the DBS’ dealings with you 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.

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