

DBS Vantage Visa Infinite Card Up to 4 miles or 4% cashback on Dining Spend Campaign

Terms and Conditions Governing the DBS Vantage Visa Infinite Card up to 4 miles or 4% cashback on Dining Spend Campaign (“Vantage Card Promotion”)

General Terms and Conditions

1. DBS reserves the right at any time and at its sole discretion to vary these Terms and Conditions or suspend or terminate the Vantage Card Promotion without any notice or liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
2. 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.
3. 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 Card Promotions & Programmes 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>.
4. DBS’ decision on all matters relating to the Vantage Card Promotion shall be final. No correspondence or claims will be entertained.
5. 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.
6. 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.
7. 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.
8. Any DBS Points awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.
9. Vantage Card Promotion is only applicable to selected DBS Vantage Visa Infinite Cardmembers only

Up to 4 miles or 4% cashback per S\$1 spend

10. Miles / Cashback will be awarded in the form of DBS Points, based on the amount of retail transaction(s) charged, rounded down to the nearest number.
11. DBS Points earned on this Card can be converted at a rate of:
 - i. 1 DBS Point to 2 miles; or
 - ii. 1 DBS Point to S\$0.02 cashback.
12. Cardmembers will earn DBS Points for retail spend on Card as follows:

	DBS Points	If your choice of reward = Miles	If your choice of reward = Cashback
Local spend	3.75 DBS Points for every S\$5 local spend	Equivalent to 1.5 miles for every S\$1 local spend	Equivalent to 1.5% cashback for every S\$1 local spend
Overseas spend	5.5 DBS Points for every S\$5 overseas spend	Equivalent to 2.2 miles for every S\$1 overseas spend	Equivalent to 2.2% cashback for every S\$1 overseas spend
Dining spend (Capped at S\$2,000 spend per calendar month from 1 Jun 2023 – 31 Aug 2023)	Additional 6.25 DBS Points for every S\$5 local Dining spend	Equivalent to additional 2.5 miles for every S\$1 local Dining spend	Equivalent to additional 2.5% cashback for every S\$1 local Dining spend
	Additional 4.5 DBS Points for every S\$5 overseas Dining spend	Equivalent to additional 1.8 miles for every S\$1 overseas Dining spend	Equivalent to additional 1.8% cashback for every S\$1 overseas Dining spend

13. DBS Points earned and awarded to the Card can also be used for the redemption of rewards and benefits under the [DBS Rewards Redemption Programme](#) regardless of Cardmembers' choice of reward.
14. **Local spend** is identified as card transaction(s) posted in Singapore dollars.
15. **Overseas spend** is identified as card transaction(s) posted in foreign currencies.
16. **Dining spend** are identified as retail transaction(s) made at the following category description listed in the tables below and charged to the Card. The category description is determined by the merchant and the merchant's acquiring bank. If any transaction is not classified under the category description, such transactions will not be considered as part of the Dining spend to be eligible to earn additional DBS Points.

Dining MCC	Category Description
5811	Caterers
5812	Eating Places and Restaurants
5813	Drinking Places (Alcoholic Beverages)-Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques

17. The additional DBS Points that are awarded for Dining spend is only valid for spend from 1 June until 31 August 2023.
18. The maximum amount which additional DBS Points can be awarded is capped at S\$2,000 spend per calendar month on Dining transactions.
19. All additional DBS Points will be awarded by the 15th day of the next calendar month. If the 15th day is not a working day, DBS Points will be awarded on the next working day
20. Dining spend is computed based on transaction date charged to the Card, provided that such transaction(s) have been posted into the Card Account as at the point of computation of the DBS Points.