

Terms and Conditions Governing the DBS Woman's Card Promotions and Programmes ("Woman's Card Promotions & Programmes")

General Terms and Conditions

1. DBS Woman's Card benefits or privileges are applicable to DBS Woman's Card and DBS Woman's World Card Cardmembers ("**Cardmembers**") only unless otherwise stated.
2. Full payment must be charged to a DBS Woman's Card or DBS Woman's World Card ("**Card**") unless otherwise stated.
3. DBS reserves the right at any time and at its sole discretion to vary these Terms and Conditions or suspend or terminate the Woman's Card Promotions & Programmes without any notice or liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
4. 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 Woman's 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>.
5. DBS' decision on all matters relating to the Woman's Card Promotions & Programmes shall be final. No correspondence or claims will be entertained.
6. 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.
7. 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.
8. 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.
9. Any DBS Points awarded by DBS in respect of reversed transactions will be deducted from the Card Account accordingly.

10X Rewards on Online Spend and 3X Rewards on Overseas Spend

1. Applicable to DBS Woman's World Card only.
2. **“Online spend”** refers to retail transaction for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction through Mastercard Worldwide networks, excluding the following transactions:
 - i. Bill payments and all transactions via AXS, SAM, eNETS;
 - ii. Payments made to CardUp, FavePay, iPaymy and SmoovPay;
 - iii. Payments to educational institutions;
 - iv. Payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - v. Payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
 - vi. Payments to hospitals;
 - vii. Payments to insurance companies (including but not limited to sales, underwriting, and premiums);
 - viii. Payments to non-profit organisations;
 - ix. Payments made via online banking;
 - x. Payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys, and Pay+Earn);
 - xi. Payments made via telephone or mail order;
 - xii. Payments to utility bill companies;
 - xiii. Any top-ups or payment of funds to payment service providers, prepaid cards, prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Shopee Pay and Singtel Dash);
 - xiv. Any betting transactions (including but not limited to Levy Payments to Local Casinos, Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers);
 - xv. Any transactions related to crypto currencies;
 - xvi. Any transaction with transaction description “**AMAZE***” (with effect from 1 June 2022);
 - xvii. Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS); and
 - xviii. Any other transactions determined by DBS from time to time
3. **“Overseas spend”** refers to retail transactions for goods and services posted in foreign currencies (other than Singapore dollars), excluding transactions which are excluded from the awarding of DBS Points as set out in the DBS Rewards Programme Terms and Conditions.
4. DBS determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the Card.

5. For every S\$5 spend, 1X DBS Point (for all spend) and additional 2X DBS Points (for overseas spend) will be awarded on the next working day, when the retail purchase transaction is posted to the Card Account. For every S\$5 on online spend, the remaining additional 9X DBS Points (for local spend) or 7X DBS Points (for overseas spend) will be awarded at the end of the next calendar month. The additional 9X DBS Points or 7X DBS Points are only applicable for the first S\$2,000 online spend per calendar month, charged to the Card (i.e. transaction date) and posted into the Card Account (i.e. posting date) at the point of computation of the points.
6. For the avoidance of doubt, cardmembers will earn DBS Points for their spend on the Card as follows:

	For every S\$5 Spend	Points Awarded On
Base Reward (All Spend)	1X DBS Point	Next working day
Bonus Rewards (Overseas Spend)	Additional 2X DBS Points	Next working day
Bonus Rewards (Online Spend)	Additional 9X DBS Points for local spend Additional 7X DBS Points for overseas spend	Next calendar month

5X Rewards on Online Spend

1. Applicable to DBS Woman's Card only.
2. “**Online spend**” refers to retail transaction for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction through Mastercard Worldwide networks, excluding the following transactions:
 - i. Bill payments and all transactions via AXS, SAM, eNETS;
 - ii. Payments made to CardUp, FavePay, iPaymy and SmoovPay;
 - iii. Payments to educational institutions;
 - iv. Payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - v. Payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
 - vi. Payments to hospitals;
 - vii. Payments to insurance companies (including but not limited to sales, underwriting, and premiums);
 - viii. Payments to non-profit organisations;
 - ix. Payments made via online banking;
 - x. Payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys, and Pay+Earn);
 - xi. Payments made via telephone or mail order;

- xii. Payments to utility bill companies;
 - xiii. Any top-ups or payment of funds to payment service providers, prepaid cards, prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay and Singtel Dash);
 - xiv. Any betting transactions (including but not limited to Levy Payments to Local Casinos, Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers);
 - xv. Any transactions related to crypto currencies;
 - xvi. Any transaction with transaction description "AMAZE*" (with effect from 1 June 2022);
 - xvii. Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS); and
 - xviii. Any other transactions determined by DBS from time to time
3. DBS determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the Card.
 4. For every S\$5 spend, 1X DBS Point will be awarded on the next working day, when the retail purchase transaction is posted to the Card Account. For every S\$5 on online spend, the remaining additional 4X DBS Points will be awarded at the end of the next calendar month. The additional 4X DBS Points are only applicable for the first S\$1,000 online spend per calendar month, charged to the Card (i.e. transaction date) and posted into the Card Account (i.e. posting date) at the point of computation of the points.
 5. For the avoidance of doubt, cardmembers will earn DBS Points for their spend on the Card as follows:

	For every S\$5 Spend	Points Awarded On
Base Reward (All Spend)	1X DBS Point	Next working day
Bonus Rewards (Online Spend)	Additional 4X DBS Points	Next calendar month