

## Frequently Asked Questions (“FAQs”) for the DBS Altitude Card – Up to 4 Miles on Online Spend Promotion (“Promotion”)

### 1. How do I participate in the Promotion?

To qualify for the Promotion, you must be among the first 10,000 existing principal DBS Altitude Cardmembers to successfully register via the following options:

- a. Option 1: Register online at the DBS Altitude Card webpage at [go.dbs.com/sg-altitudecard](https://go.dbs.com/sg-altitudecard) (“Registration Page”).
- b. Option 2: Register via the DBS Lifestyle App (with effect from 1 May 2020)  
Simply login to the DBS Lifestyle App using your DBS/POSB digibank User ID and PIN.  
For new users to the DBS Lifestyle App, you can visit App Store or Google Play Store to download.

From 1 July 2020, the maximum number of Registrants for existing principal DBS Altitude Cardmembers to register for the Promotion has been increased to 12,000.

Upon registration, you can start charging to your DBS Altitude Card to meet the Personalised Spend Goal within each calendar month of the Promotion Period to qualify for the Promotion. Qualifying Spend will be calculated from the date of registration.

### 2. Can I participate in the Promotion if I sign up for the DBS Altitude Card during the Promotion Period?

New DBS Altitude Visa Signature or DBS Altitude American Express® Cards approved between 3 March and 31 August 2020 are auto enrolled into the Promotion. Registration is not required.

You can start charging to your DBS Altitude Card to meet the minimum Qualifying Spend as stated in the table below within each calendar month of the Promotion Period to qualify for the Bonus Miles. Qualifying Spend will be calculated from the Card Open Date.

Month	Qualifying Period	Qualifying Spend
1	3 March to 31 March 2020	S\$4,500
2	1 April to 30 April 2020	S\$4,500
3	1 May to 31 May 2020	S\$4,500
4	1 June to 30 June 2020	S\$3,000
5	1 July to 31 July 2020	S\$3,000
6	1 August to 31 August 2020	S\$3,000

### 3. Is this Promotion applicable for Supplementary Cardmembers?

Supplementary Cardmembers are not eligible to participate in the Promotion. However, if your Principal Cardmember is automatically enrolled (for New Cardmembers) or has registered (for Existing Cardmembers) for the Promotion, spend made on Supplementary Card can be considered towards the Qualifying Spend and Online Spend under this Promotion, and will be aggregated under the Principal Card Account.

From 1 July 2020, Offline Shopping Spend made on the Supplementary Card will also be considered towards the Qualifying Spend and Offline Shopping Spend under this Promotion and will be aggregated under the Principal Card Account.

**4. How will I know if I have successfully registered for the Promotion?**

If you have registered at the DBS Altitude Card webpage at [go.dbs.com/sg-altitudecard](https://go.dbs.com/sg-altitudecard) (“**Registration Page**”), a successful registration message will appear. It will also state the personalised spend goal assigned and the Bonus Miles cap – refer to screenshot (1) below.

If you have registered via the DBS Lifestyle App (with effect from 1 May 2020), a “Successfully Registered!” message will appear. You will also see a Promotion Tracker with your Personalised Spend Goal and Bonus Miles cap.

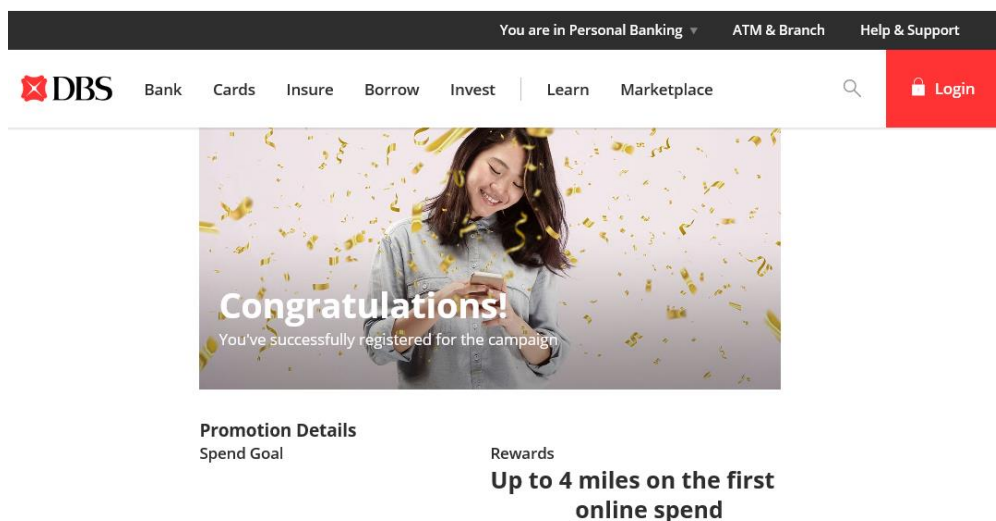
The Promotion Tracker will automatically reset every calendar month with the Promotion Period.

**5. How do I check if I have previously registered for the Promotion?**

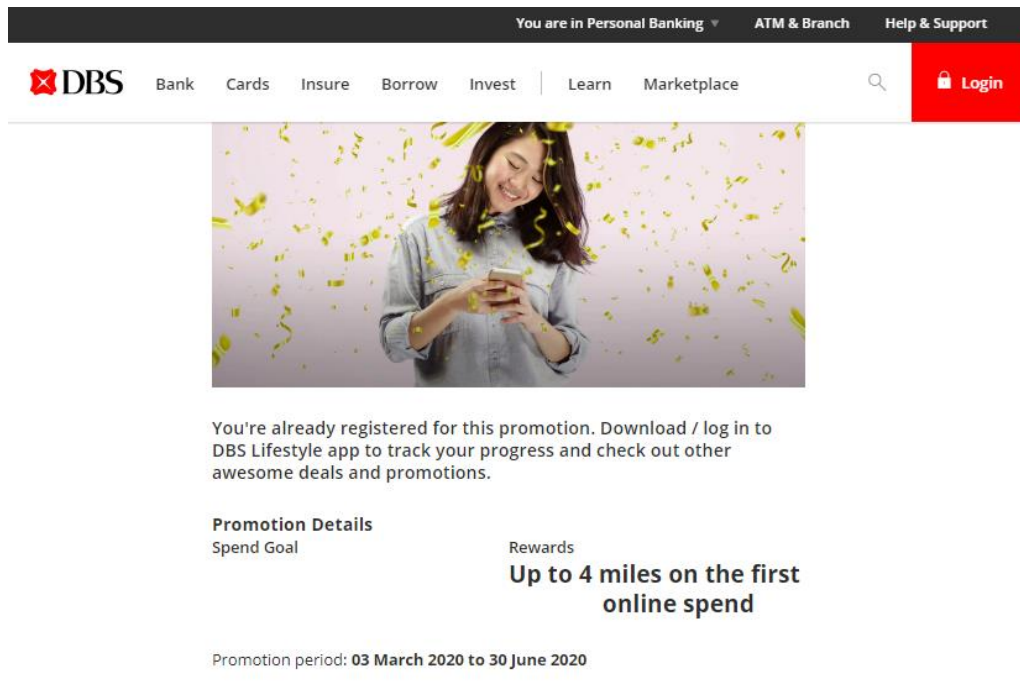
- a. Option 1: You can click on the “Register now” button on the DBS Altitude Card webpage at [go.dbs.com/sg-altitudecard](https://go.dbs.com/sg-altitudecard) (Registration Page) and re-login with your iBanking user ID and PIN. You will see that you have registered for the Promotion – refer to screenshot (2) below.
- b. Option 2: You may download/re-login to the DBS Lifestyle App (with effect from 1 May 2020). You will see a greyed-out box “Registered” below the promotion banner under “Pick a Promotion”.

**6. How can I check what is my Personalised Spend Goal and Bonus Miles cap?**

- a. Option 1: You can click on the “Register now” button on the DBS Altitude Card webpage at [go.dbs.com/sg-altitudecard](https://go.dbs.com/sg-altitudecard) (Registration Page) and re-login with your iBanking user ID and PIN. You will see that you have registered for the Promotion – refer to screenshot (2) below.
- b. Option 2: You may download/re-login to the DBS Lifestyle App (with effect from 1 May 2020). You will see a Promotion Tracker with your designated spend goal and Bonus Miles cap.



**Screenshot (1)**



*Screenshot (2)*

**7. How can I check if I have met my Personalised Spend Goal?**

You can track your accumulated card spend on the Promotion Tracker in the DBS Lifestyle App (with effect from 1 May 2020). The Promotion Tracker will be updated within 3 working days after each eligible transaction is posted, and the transaction will appear in “History” under the “My Cards” section of the DBS Lifestyle App.

**8. I see my Promotion Tracker in the DBS Lifestyle App for the month of May. How do I check if I have met my spend goal for March 2020 and April 2020?**

The Promotion Tracker in the DBS Lifestyle App is made available with effect from 1 May 2020. You may track your spending under “Cards” in the Digibank App for your posted transactions for March 2020 and April 2020.

**9. How is the personalized spend goal determined for Existing Cardmembers??**

You will be assigned a Personalised Spend Goal (“**Qualifying Spend**”) which is determined based on your average monthly spend made between 1 February 2019 to 31 January 2020 to your DBS/POSB Credit Card(s). Eligible Cardmembers can login to the Registration Page with your iBanking details to view your assigned Personalised Spend Goal for each calendar month.

**10. Can I change the personalized spend goal assigned to me?**

Your minimum spend amount is personalised based on your average spend between 1 February 2019 and 31 January 2020 charged to your DBS/POSB credit card(s) and cannot be changed.

**11. The Promotion Period is from 3 March to 31 August 2020. If I have registered in March 2020, do I need to register again for the following months?**

You are only required to register once to participate for the entire Promotion Period.

**12. I registered for the Promotion on 15 March 2020, will my purchases made between 1 and 14 March 2020 be counted towards the minimum Qualifying Spend?**

Only transactions made from the date of registration will be considered into the minimum Qualifying Spend. (i.e. 15 March till 30 June 2020).

**13. Will I receive Bonus Miles on my Online Spend if I do not meet the Qualifying Spend assigned to me?**

You will need to meet the minimum Qualifying Spend in each calendar month to receive Bonus Miles on your online spend within the Promotion Period. If you do not meet the minimum Qualifying Spend, you will still earn up to 2 miles per S\$1 spend in accordance with [Terms and Conditions Governing the DBS Altitude Card Promotions](#).

From 1 July 2020, you will also receive Bonus Miles on your Offline Shopping Spend when you meet the minimum Qualifying Spend in each calendar month within the Promotion Period.

**14. Can I accumulate the Qualifying Spend across multiple DBS/POSB Cards?**

Only transactions made on DBS Altitude Visa Signature or DBS Altitude American Express® Cards will be considered towards the Qualifying Spend.

**15. What transactions are considered towards the computation of the Qualifying Spend?**

Qualifying Spend refers to retail transactions charged to the Card Account (i.e. transaction date) in a calendar month and posted into the Card Account (i.e. posting date) at the point of computation of the additional miles on Online Spend. From 1 July 2020, this includes the computation of the additional miles on Offline Shopping Spend.

It includes retail transactions, refund(s) and recurring bill payments that are in local and foreign currencies posted to the Card Account at the point of computation of the Bonus Miles. List of exclusions applies, refer to Clause 4 of [Terms and Conditions Governing the DBS Altitude Card – Up to 4 Miles on Online Spend Promotion](#).

**16. What transactions are considered Online and Offline Shopping Spend?**

Online Spend refers to retail transactions for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction through Visa/MasterCard Worldwide networks, charged and posted at the point of computation of the Bonus Miles. List of exclusions applies, refer to Clause 5 of [Terms and Conditions Governing the DBS Altitude Card – Up to 4 Miles on Online Spend Promotion](#).

From 1 July 2020, Bonus Miles will also be awarded for **Offline Shopping Spend** which refers to retail transactions made at merchants with the following Merchant Category Codes (MCC) with their main business activity classified as departmental store, or retail store worldwide, or shopping website that sells clothes, shoes and bags.

MCC	Description
MCC 5311	Department Stores
MCC 5611	Men's and Boy's Clothing and Accessories Stores
MCC 5621	Women's Ready to Wear Stores
MCC 5631	Women's Accessory and Specialty Stores
MCC 5641	Children's and Infant's Wear Stores
MCC 5651	Family Clothing Stores
MCC 5655	Sports and Riding Apparel Stores
MCC 5661	Shoe Stores
MCC 5691	Men's and Women's Clothing Stores
MCC 5699	Miscellaneous Apparel and Accessory Shops
MCC 5948	Luggage and Leather Goods Stores

**17. How are Bonus Miles computed?**

Bonus Miles is computed as follows:

- a. Online Spend and Offline Shopping Spend charged in Singapore dollar
  - i. 1.2 miles per S\$1 in accordance with [Terms and Conditions Governing the DBS Altitude Card Promotions](#); and
  - ii. Additional 1.2 miles per S\$1 spend ("**Bonus Miles**")
  
- b. Online Spend and Offline Shopping Spend charged in foreign currency
  - i. 2 miles per S\$1 spend in accordance with [Terms and Conditions Governing the DBS Altitude Card Promotions](#); and
  - ii. Additional 2 miles per S\$1 spend ("**Bonus Miles**")

Bonus Miles (awarded in the form of DBS Points for every S\$5 spent and can be converted at the rate of 1 DBS Point to 2 miles).

**18. I have met the minimum Qualifying Spend, when will I receive the Bonus Miles on my online spend?**

Bonus Miles earned by Cardmembers under this Promotion will be awarded within 90 days from the end of the Promotion Period. Bonus miles awarded is non-exchangeable, non-transferrable and non-replaceable.

From 1 July 2020, Bonus Miles earned on Online Spend and Offline Shopping Spend will be accumulated and awarded within 90 days from the end of the Promotion Period.