

## Terms and Conditions Governing the DBS Altitude Card – Up to 4 Miles on Online Spend Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

### Definitions

1. This Promotion is valid from 3 March to 31 August 2020 (“**Promotion Period**”).
2. The Promotion is only applicable to all customers with a principal DBS Altitude Visa Signature and DBS Altitude American Express® Card (“**Eligible Cardmembers**”).
3. “**Eligible Card**” means the principal DBS Altitude Visa Signature and DBS Altitude American Express® Card Account (“**Card Account**”) must not be suspended, cancelled or terminated by DBS and in good standing throughout the Promotion Period.
4. “**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 (“**Bonus Miles**”). From 1 July 2020, this includes the computation of the additional miles on Offline Shopping Spend (“**Offline Shopping Spend**”).

It includes retail transactions 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. It excludes refund(s) into the Card Account, posted 0% interest-free instalment plan monthly transactions, posted My Preferred Payment instalment plan (“**MP3**”) monthly transactions, interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS.

| Promotion Period        | Spend categories eligible for Bonus Miles  |
|-------------------------|--|
| 3 March – 30 June 2020  | <ul style="list-style-type: none"> <li>• Online Spend</li> </ul>                                   |
| 1 July – 31 August 2020 | <ul style="list-style-type: none"> <li>• Online Spend</li> <li>• Offline Shopping Spend</li> </ul> |

5. “**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 to the Card Account (i.e transaction date) in a calendar month and posted to the Card Account (i.e posting date) at the point of computation of the Bonus Miles. It excludes:
  - i. Online flight and hotel transactions made at merchants with main business activity classified as flights and/or hotels;
  - ii. Bill payments and all transactions via AXS, SAM, NETs, eNETS;
  - iii. Payments to educational institutions;

- iv. Payments to financial institutions (including 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 (sales, underwriting, and premiums);
- viii. Payments to non-profit organisations, charities and donations;
- 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);
- xi. Payments made via telephone or mail order;
- xii. Payments to utility bill companies;
- xiii. Any top-ups or payment of funds to prepaid cards, any prepaid accounts and merchants who are categorized as “payment service providers” and/or “online payment gateway”, (e.g: MoneySend, Skrill.com, Matchmove.com, SmoovPay, CardUp, iPaymy, GrabPay, Youtrip; payment service providers, EZ-Link, GrabPay, NETS FlashPay and Singtel Dash;
- xiv. Payments made to CardUp, iPaymy, and SmoovPay;
- xv. Any betting transactions (including Levy Payments to Local Casinos, Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers);
- xvi. Any transactions related to crypto currencies;
- xvii. Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash withdrawal, cash advances, annual fees, interest, late payment charges, bill payments via internet banking and 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

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                |

6. 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, rounded down to the nearest number and can be converted at the rate of 1 DBS Point to 2 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.

#### Eligibility and Promotion Mechanics for Existing Cardmembers

7. “**Existing Cardmembers**” are principal DBS Altitude Visa Signature and DBS Altitude American Express® Card (“**Cardmembers**”) who have applied for the principal DBS Altitude Visa Signature and DBS Altitude American Express® Card (“**Card**”) prior to the start of the Promotion Period.
  8. To qualify for the Promotion, Existing Cardmembers must be among the first 10,000 Cardmembers to successfully register for the Promotion via the following options:
    - a. **Option 1:** Register online via the DBS Altitude Card webpage at [go.dbs.com/sg-altitudecard](http://go.dbs.com/sg-altitudecard) (“**Registration Page**”).
    - b. **Option 2:** DBS Lifestyle App with effect from 1 May 2020  
Login to DBS Lifestyle App with your digibank User ID and PIN. For new users to the DBS Lifestyle app, 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.
9. Eligible Cardmembers must accumulate the Qualifying Spend and meet the Personalised Spend Goal within each calendar month of the Promotion Period to qualify for the Bonus Miles (“**Qualified Cardmembers**”).
  10. Qualifying Spend is calculated from the date of registration via the Registration Page or the DBS Lifestyle App.

11. Each Eligible Cardmember will be assigned a Personalised Spend Goal which is determined based on his/her average monthly spend made between 1 February 2019 to 31 January 2020 on his/her DBS/POSB Credit Card(s). Eligible Cardmember can login to the Registration Page with his/her iBanking details to view his/her assigned Personalised Spend Goal for each calendar month.
12. Each Qualified Cardmember is entitled to earn Bonus Miles for each calendar month of the Qualifying Period, regardless of the total Qualifying Spend made by the Cardmember during the Promotion Period. Each Eligible Cardmember is assigned a maximum Bonus Miles ("**Bonus Miles Cap**") he/she is entitled to. Eligible Cardmembers can login to the Registration Page with his/her iBanking details to the Bonus Miles Cap for each calendar month.

| Month | Qualifying Period          |
|-------|----------------------------|
| 1     | 3 March to 31 March 2020   |
| 2     | 1 April to 30 April 2020   |
| 3     | 1 May to 31 May 2020       |
| 4     | 1 June to 30 June 2020     |
| 5     | 1 July to 31 July 2020     |
| 6     | 1 August to 31 August 2020 |

#### Eligibility and Promotion Mechanics for New Cardmembers

13. To qualify for the Promotion, New Cardmembers must apply for a DBS Altitude Visa Signature and DBS Altitude American Express® Card ("**Card**"), have their Card approved during the Promotion Period and not have cancelled a Card within the last 12 months prior to the commencement date of the Promotion Period.
14. Eligible Cardmembers must accumulate the Qualifying Spend of stated in the table below within each calendar month of the Promotion Period to qualify for the Bonus Miles ("**Qualified Cardmembers**").

| 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         |

15. Qualifying Spend is calculated from the Card Open Date.
16. Each Qualified Cardmember is entitled to earn a maximum Bonus Miles on their Online Spend made in each calendar month as stated in the table below ("**Bonus Miles Cap**") of the Qualifying

Period, regardless of the total Qualifying Spend made by the Cardmember during the Promotion Period.

From 1 July 2020, each Qualified Cardmember is also entitled to earn Bonus Miles on their Offline Shopping Spend made in each calendar month. Bonus Miles on Offline Shopping Spend will be capped within the Bonus Miles Cap stated in the table above.

| Month | Qualifying Period          | Bonus Miles Cap                                       |
|-------|----------------------------|---|
| 1     | 3 March to 31 March 2020   | On the first S\$1,000 Online Spend                    |
| 2     | 1 April to 30 April 2020   | On the first S\$1,000 Online Spend                    |
| 3     | 1 May to 31 May 2020       | On the first S\$1,000 Online Spend                    |
| 4     | 1 June to 30 June 2020     | On the first S\$600 Online Spend                      |
| 5     | 1 July to 31 July 2020     | On the first S\$600 Online and Offline Shopping Spend |
| 6     | 1 August to 31 August 2020 | On the first S\$600 Online and Offline Shopping Spend |

### General Terms & Conditions

17. For Qualifying Spend charged to a Card in foreign currency, the transaction amount posted in the Card Account (which is inclusive of the exchange rate conversion and commission, if any) will be considered for the computation of the Qualifying Spend. These values are subject to change based on the prevailing exchange rate on the posting date.
18. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code (“MCC”) assigned by Visa and determined by the merchant and the merchant’s acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transactions will not be considered as Qualifying Spend for the Bonus Miles.
19. Only posted transactions captured in the Promotion Tracker will be considered as Qualifying Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.
20. The Promotion Tracker is available on DBS Lifestyle App from 1 May 2020. It will be updated within 3 working days after the Qualifying Spend transaction is posted, and the transaction will appear in “History” under the “My Cards” section of the DBS Lifestyle App.
21. A Push Notification will be sent to all Qualified Cardmembers once the Personalised Spend Goal is met for the Qualifying Periods of between 1 May 2020 to 31 August 2020. Qualified Cardmembers will need to download the DBS Lifestyle App and enable “Allow Notifications” in Mobile Settings to receive the Push Notification.

22. Bonus Miles earned by each Qualified Cardmember will be credited to the Card Account within 90 days from the end of the Promotion Period. Bonus miles awarded is non-exchangeable, non-transferrable and non-replaceable.
23. Bonus Miles will not be awarded to an Eligible Cardmember whose Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Bonus Miles is awarded into the Card Account.
24. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend and Online spend under this Promotion.

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.

25. Calculation of Qualifying Spend and Online is based on the transaction date of the retail spend charged to the Card Account.

From 1 July 2020, calculation of Qualifying Spend, Online Spend and Offline Shopping Spend is based on the transaction date of the retail spend charged to the Card Account.

26. DBS reserve the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any Bonus Miles awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
27. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
28. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
29. Customers who participate in this Promotion 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 Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).