

Frequently Asked Questions (“FAQs”) for the DBS Altitude Card – Double Miles on Overseas Spend Promotion (“Promotion”)

1. When is the Promotion happening?

The Promotion will run from 1 November 2022 to 31 January 2023 (“Promotion Period”).

2. Who can participate in the Promotion?

The Promotion is only applicable to customers with a principal DBS Altitude Visa Signature Card and DBS Altitude American Express® Card (“Card”). Don’t have a DBS Altitude Card yet? Fret not! You can sign up today.

3. Is the Promotion applicable for my Supplementary Cardmember(s)?

Your Supplementary Cardmember(s) are not eligible to participate in the Promotion. However, spend made on your Supplementary Card(s) can be considered towards the Minimum Spend Requirement and Overseas Spend under this Promotion.

4. How do I qualify to participate in the Promotion? Is there a minimum spend requirement to earn up to 4 miles per S\$1 on Overseas Spend?

To qualify for the Promotion, you must:

- a) Be one of the first 5,000 cardmembers to register for the Promotion via the DBS PayLah! app within each calendar month of the Promotion Period;
- b) Meet the minimum spend of S\$2,500 (“Minimum Spend Requirement”) from the date of registration of the registered month during the Promotion Period; and
- c) Bring your Card overseas to earn up to 4 miles per S\$1 on your foreign currency spend (awarded in the form of DBS Points).

5. How do I earn up to 4 miles per S\$1 on Overseas Spend?

Just start charging to your Card to accumulate the Minimum Spend Requirement from the date of registration of the registered month during the Promotion Period to earn up to 4 miles per S\$1 on Overseas Spend, which comprises of:

- a) Up to 2 miles per S\$1 on overseas spend (awarded in the form of DBS Points) in accordance with [Terms and Conditions Governing the DBS Altitude Card Promotions](#); and
- b) Up to an additional 2 miles per S\$1 on Overseas Spend (“Bonus Miles”) during the registered month of the Promotion Period.

| | DBS Points | Miles |
|----------------|--|---|
| Overseas spend | 5 DBS Points for every S\$5 overseas spend | Equivalent to 2 miles for every S\$1 overseas spend |

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| | | |
|---|--|--|
| Overseas Spend <i>(Point-of-sale transactions made during the registered month of the Promotion Period)</i> | 5 DBS Points for every S\$5 overseas spend | Equivalent to 2 miles for every S\$1 overseas spend (“ Bonus Miles ”) |
|---|--|--|

6. Is there a cap or a maximum spend per registered month for the Bonus Miles to be awarded?

The maximum Overseas Spend which the Bonus Miles (awarded in the form of DBS Points) can be awarded to is capped at S\$3,000 for each registered month of the Promotion Period.

7. Do I need to register for the Promotion every month to qualify for the entire Promotion Period?

Yes, you will need to be one the first 5,000 cardmembers to register your interest within each calendar month.

8. What transactions are considered under the Minimum Spend Requirement?

Minimum Spend Requirement refers to retail transaction(s) charged to the Card, but excludes:

- a) posted 0% interest-free instalment plan monthly transactions (“**IPP**”);
- b) posted My Preferred Payment instalment plan monthly transactions (“**MP3**”);
- c) interest, finance charges, cash withdrawal, cash advance, balance transfer, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via internet banking and all fees charged by DBS; and
- d) any transaction that is subsequently cancelled, voided, refunded or reversed (“**Refunded Transactions**”) for any reason.

Refunded Transactions will be deducted from the Minimum Spend Requirement, when computing any miles (awarded in the form of DBS Points).

9. Can I accumulate the Minimum Spend Requirement across multiple DBS/POSB Cards?

No, only transactions made on DBS Altitude Visa Signature Card or DBS Altitude American Express® Card will be considered towards the Minimum Spend Requirement.

10. What transactions are considered as Overseas Spend and will qualify for Bonus Miles?

Overseas Spend refers to card transactions made overseas at point-of-sale in foreign currency but excludes the following listed in **Clause 6 of the Terms and Conditions**. Card transactions made overseas but effected or charged in Singapore dollars and online transactions effected in foreign currencies will not be treated as Overseas Spend.

This includes payments made via contactless (i.e., tapping the Card or phone against a contactless enabled Point-of-Sale terminal), inserting the Card into a chip card reader or by swiping the magnetic stripe on a Point-of-Sale terminal.

11. Is the Overseas Spend considered as part of the Minimum Spend Requirement?

Yes, Overseas Spend (as explained in Q10) is considered as part of the Minimum Spend Requirement.

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12. Where can I check on my spend progress to know if I qualify for the Bonus Miles?

You can track your Minimum Spend Requirement at your convenience on the DBS PayLah! app under the 'Rewards' page. The spend tracker will be updated within 3 working days after the Minimum Spend Requirement is reflected in the transaction history.

Don't have DBS PayLah! app? Download DBS PayLah! via App Store, Google Play or AppGallery.

13. I am a DBS Altitude Cardmember who registered on 5 November 2022 and performed the following transactions. How many Bonus Miles will I receive for the registered month of the Promotion Period?

You will earn Bonus Miles (awarded in the form of DBS Points) on your transactions made from the date you have registered (i.e., 5 November 2022) till 30 November 2022.

Example scenario:

| Date | Transaction Description | Transaction Amount | Bonus Miles | Equivalent in DBS Points |
|-----------------------------------|----------------------------|--------------------|-------------|--------------------------|
| 2 November 2022 | Primark Madrid | \$120.65 | - | - |
| 6 November 2022 | Expedia | \$1,800.50 | - | - |
| 15 November 2022 | Christian Louboutin Madrid | \$750.20 | 1,500 | 750 |
| 25 November 2022 | Hermes Stockholm | \$1,350.70 | 2,701 | 1,350 |
| | | | | |
| Minimum Spend Requirement: | | \$3,901.40 | - | - |
| Total Overseas Spend: | | \$2,100.90 | 4,201 | 2,100 |

14. I am a DBS Altitude Cardmember who registered on 5 November 2022 but not in December. Will I receive Bonus Miles for transactions performed in December?

No, you will only earn Bonus Miles (awarded in the form of DBS Points) for transactions made during the registered month of the Promotion Period.

15. I have met the Minimum Spend Requirement. When will I receive the Bonus Miles on the Eligible Spend?

The Bonus Miles (awarded in the form of DBS Points) earned will be credited to the Card Account within 60 days from the end of each calendar month of the Promotion Period.

16. How will I know how many Bonus Miles have I earned during the registered month of the Promotion Period?

A push notification will be sent to you via the DBS PayLah! app within 60 days from the end of each calendar month of the Promotion Period.

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Frequently Asked Questions (“FAQs”) for the DBS Altitude Card – Spend & Win Lucky Draw Promotion (“Promotion”)

1. When is the Promotion happening?

The Promotion will run from 1 November 2022 to 31 January 2023 (“Promotion Period”).

2. Who can participate in the Promotion?

The Promotion is only applicable to customers with a principal DBS Altitude Visa Signature Card and DBS Altitude American Express® Card (“Card”). Don’t have a DBS Altitude Card yet? Fret not! You can sign up today.

3. Is the Promotion applicable for my Supplementary Cardmember(s)?

Your Supplementary Cardmember(s) are not eligible to participate in the Promotion. However, spend made on your Supplementary Card(s) can be considered towards the Travel Spend under this Promotion.

4. How do I qualify to participate in the Promotion? Is there a minimum spend requirement to earn Lucky Draw Chance(s)?

It’s really easy! Just follow these steps:

- Register for the Promotion via the DBS PayLah! app during the Promotion Period; and
- Charge a minimum spend of S\$100 on Travel (“Travel Spend”) to your Card from the date of registration via the DBS PayLah! app to 31 January 2023 (“Qualifying Period”).

5. How many Lucky Draw Chances will I receive? Is there a minimum spend requirement to earn Lucky Draw Chance(s)?

You will be allocated with one (1) Lucky Draw Chance for every S\$100 Travel Spend made across all DBS Altitude Card(s) during the Qualifying Period.

6. Is there any cap on the Lucky Draw Chances?

No, there is no cap on the Lucky Draw Chances. The more you spend, the more Lucky Draw Chances you will earn!

7. What is considered as Travel Spend?

Travel Spend refers to Online Flight & Hotel Spend and Overseas Spend charged to the Card during the Qualifying Period and posted into the Card account at the point of computation of Lucky Draw Chances.

Online Flight & Hotel Spend refers to online retail transactions made at merchants with the main business activity classified as Airlines, Hotels/Lodgings or Tour Agencies. Online bookings with the final payment made at the merchant will not be considered.

Overseas Spend refers to card transactions made overseas at point-of-sale in foreign currency but excludes the following listed in [Clause 11 of the Terms and Conditions](#). Card transactions made overseas but effected or charged in Singapore dollars and online transactions effected in foreign currencies will not be treated as Overseas Spend.

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8. Can I accumulate Travel Spend across both DBS Altitude Card(s)?

Yes! You can accumulate Travel Spend across both DBS Altitude Card(s) throughout the Promotion Period. The Travel Spend incurred by a Supplementary Cardmember will be accrued to the Principal Cardmember too.

Example scenario:

| Date | Travel Spend made on DBS Altitude Visa Signature Card | Travel Spend made on DBS Altitude American Express® Card |
|---|---|--|
| 25 November 2022 | \$54.30 | \$70.00 |
| 22 December 2022 | \$218.60 | N.A. |
| Total Travel Spend for the entire Qualifying Period: | \$272.90 | \$70.00 |
| Total Lucky Draw Chances Earned: | $(\$272.90 + \$70.00)/100 = 3$ | |

9. How can I find the spend tracker on the DBS PayLah! app?

You will need to log in to DBS PayLah! app, tap on 'Rewards' at the bottom menu bar, then tap on the promotion banner. You will be able to view your spend progress. The spend tracker will be updated within 3 working days after the Travel Spend is reflected in the transaction history.

Don't have DBS PayLah! App? Download DBS PayLah! via AppStore, Google Play or AppGallery.

10. How many Lucky Draw Chances have I qualified for till date?

Lucky Draw Chances will only be computed at the end of the Promotion Period and this information will be sent to you via a push notification on the DBS PayLah! app by 16 February 2023 so long as you have earned one (1) Lucky Draw Chance.

11. What is the prize for the Lucky Draw?

The prize is a pair of Singapore Airlines Business Class return tickets from Singapore to London ("Prize"), valid for travel on Singapore Airlines flights in the designated class (U class) only.

12. Where will the Lucky Draw be held and when will the Lucky Draw be taking place?

A total of 5 lucky winners ("Winners") will be randomly selected by means of a computerised draw under the supervision of an external auditor. The Lucky Draw will be held on 2 March 2023 at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982.

13. How do I know if I am one of the Winners?

The Lucky Draw results will be published on DBS' website at go.dbs.com/sg-altld22 before 15 March 2023.

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14. How will I receive the Prize if I am one of the Winners?

Winners will each receive a letter (“**Notification Letter**”) at their mailing address in DBS’ records.

The Prize will be awarded in the form of a redemption letter (“**Redemption Letter**”) and issued to each Winner. The details on how to redeem the Prize will be stated on the Redemption Letter.

It is the responsibility of all Winners to provide DBS with their updated mailing address.

15. When must I redeem the Prize by?

Prize must be redeemed by 30 September 2023. There will be strictly no extension to the booking deadline.

16. Can I transfer or replace or exchange the Prize?

Prizes are strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.

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