

Terms and Conditions Governing the DBS Altitude Card – Double Miles on Overseas Spend Promotion (“Promotion”)

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

Definitions

1. The Promotion shall run from 1 November 2022 to 31 January 2023. (“**Promotion Period**”).
2. The Promotion is only applicable to customers with a principal DBS Altitude Visa Signature Card and DBS Altitude American Express® Card (“**Eligible Cardmembers**”).
3. “**Eligible Card**” means the principal DBS Altitude Visa Signature Card account 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. “**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 Bonus Miles (awarded in the form of DBS Points).

5. “**Bonus Miles**” refers to the additional 2 miles earned (awarded in the form of DBS Points and converted at a rate of 1 DBS Point to 2 miles) based on the amount of Overseas Spend charged, rounded down to the nearest number.
6. “**Overseas Spend**” refers to card transactions made overseas at point-of-sale in foreign currency, but excludes:
 - a) card transactions made overseas but effected or charged in Singapore dollars;
 - b) online transactions effected in foreign currencies;
 - c) payments made via AXS (except Pay+Earn), SAM and eNETS;
 - d) payments to educational institutions;

Last Updated: 07 December 2022

- e) payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- f) 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);
- g) payments to hospitals;
- h) payments to insurance companies (including but not limited to sales, underwriting and premiums);
- i) payments to non-profit organisations;
- j) payments to utility bill companies;
- k) any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay & Singtel Dash);
- l) any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- m) any transaction related to cryptocurrencies;
- n) any transaction with transaction description "AMAZE*";
- o) 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);
- p) any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
- q) any other transaction determined by DBS from time to time.

Eligibility and Mechanics

- 7. To qualify for the Promotion, Eligible Cardmembers must fulfil the following conditions:
 - a) Be the first 5,000 Eligible Cardmembers to register for the Promotion via the DBS PayLah! app within each calendar month of the Promotion Period; and
 - b) Meet the Minimum Spend Requirement of S\$2,500 from the date of registration of the registered month during the Promotion Period ("**Qualified Cardmembers**").
- 8. Each Qualified Cardmember is entitled to earn up to 4 miles for every S\$1 Overseas Spend as follows:
 - a) Up to 2 miles per S\$1 on overseas spend 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.

Last Updated: 07 December 2022

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

9. 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.

General Terms & Conditions

10. Only posted transactions captured from the date of registration of the registered month during the Promotion Period will be considered as the Minimum Spend Requirement or Overseas Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in an Eligible Cardmember being ineligible for the Promotion.
11. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code ("**MCC**") assigned by the association scheme 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 under the Minimum Spend Requirement and/or Overseas Spend or be eligible to earn Bonus Miles.
12. Bonus Miles earned by each Qualified Cardmember will be credited to the Card Account within 60 days from the end of each calendar month of the Promotion Period. Bonus Miles awarded is non-exchangeable, non-transferrable and non-replaceable.
13. Any Bonus Miles awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.

Last Updated: 07 December 2022

14. 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.
15. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Minimum Spend Requirement and Overseas Spend under this Promotion.
16. Calculation of Minimum Spend Requirement and Overseas Spend is based on the transaction date of the retail spend charged to the Card Account.
17. DBS reserves the right at any time without giving any reason or notice to deduct, withdraw or cancel any Bonus Miles awarded without liability. Qualified Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, or cancellation.
18. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
19. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
20. All 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 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 <http://www.dbs.com/privacy>.

Last Updated: 07 December 2022

Terms and Conditions Governing the DBS Altitude Card – Spend & Win Lucky Draw Promotion (“Promotion”)

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

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

Eligibility

2. The DBS Altitude Card – Spend & Win Lucky Draw (“**Lucky Draw**”) is conducted by DBS Bank Ltd (“**DBS**”) and is open only to customers who are (“**Eligible Cardmembers**”):
 - a) Holding on to a principal DBS Altitude Visa Signature Card and/or DBS Altitude American Express® Card (“**Card**”); and
 - b) Have successfully registered for the Promotion via the DBS PayLah! app during the Promotion Period.
3. The following persons are not eligible to participate and will be disqualified from participating in the Lucky Draw:
 - a) Eligible Cardmembers whose Card accounts have been suspended, cancelled or terminated by DBS during the Promotion Period.

Qualifying Criteria & Prizes

4. To qualify for the Lucky Draw, Eligible Cardmembers will need to charge a minimum spend of S\$100 on Travel (“**Travel Spend**”) to their Card from the date of registration via the DBS PayLah! app to 31 January 2023 (“**Qualifying Period**”).
5. Eligible Cardmembers will be allocated with one (1) Lucky Draw Chance (“**Draw Chance**”) for every S\$100 Travel Spend made on the Card during the Qualifying Period.
6. There will be a total of 5 prizes to be won. Each winner of the Lucky Draw (“**Winner**”) will receive 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.
7. Winners will be announced on DBS’ website at go.dbs.com/sg-altld22 before 15 March 2023.
8. Winners will each receive a letter (“**Notification Letter**”) at their mailing address in DBS’ records. It is the responsibility of all Winners to provide DBS with their updated mobile number and mailing address.

Last Updated: 07 December 2022

9. **“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.
10. **“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.
11. **“Overseas Spend”** refers to card transactions made overseas at point-of-sale in foreign currency, but excludes:
- a) card transactions made overseas but effected or charged in Singapore dollars;
 - b) online transactions effected in foreign currencies;
 - c) payments made via AXS (except Pay+Earn), SAM and eNETS;
 - d) payments to educational institutions;
 - e) payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - f) 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);
 - g) payments to hospitals;
 - h) payments to insurance companies (including but not limited to sales, underwriting and premiums);
 - i) payments to non-profit organisations;
 - j) payments to utility bill companies;
 - k) any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay & Singtel Dash);
 - l) any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - m) any transaction related to cryptocurrencies;
 - n) any transaction with transaction description “AMAZE*”;
 - o) 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);
 - p) any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
 - q) any other transaction determined by DBS from time to time.

Last Updated: 07 December 2022

12. Eligible Cardmembers can view their spend progress on the DBSPayLah! app. To access the spend tracker, Eligible Cardmembers will need to log in to DBS PayLah! app, tap on 'Rewards' at the bottom menu bar, then tap on the promotion banner. The spend tracker will be updated within 3 working days after the Travel Spend is reflected in the transaction history.
13. For the avoidance of doubt, Travel Spend incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the eligible Principal Cardmember only.
14. Posted refund(s) into the Card account will be computed as a negative spend. DBS shall not be responsible for any failure or delay in posting of retail transaction(s) which may result in Eligible Cardmembers being ineligible for the Lucky Draw.
15. 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. If any transaction is not classified as an online transaction based on system indicators, such transactions will not be considered as Online Flight & Hotel Spend or be eligible to earn Lucky Draw Chances.
16. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code ("**MCC**") assigned by the association scheme 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 Travel Spend or be eligible to earn Lucky Draw Chances.

Winners

17. Unless DBS notifies otherwise, the Lucky Draw will be conducted in the presence of an external auditor on 2 March 2023 ("**Draw Date**") or on such other dates as DBS may determine at its sole and absolute discretion, at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982 or at such other venue as may be determined by DBS.
18. Subject to Clause 2 and 3, Winners will be randomly drawn by means of a computerised draw under the supervision of an external auditor on the Draw Date. DBS shall have the right to draw "**Reserve Winners**" to replace any Winner drawn who is subsequently disqualified, unable to collect the Prize or uncontactable by an appointed agency.
19. Each Winner is entitled to only receive one (1) Prize during the Lucky Draw.

Last Updated: 07 December 2022

20. In the unlikely event that a Prize should become unavailable, DBS reserves the right to substitute a prize which it may deem as being of equal value.
21. Prizes are strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.
22. Winners' eligibility to participate in the Lucky Draw is subject to verification, and in the event that a Winner is determined by DBS to be ineligible to participate in the Lucky Draw, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to a Reserve Winner.
23. Winners who have been awarded a Prize shall not be entitled to any compensation, benefits, or substitution in any form whatsoever in lieu of the Prize and/or should any Prize be forfeited or reclaimed.
24. Prizes that remain unclaimed after the stipulated redemption period stated in the Prize notification letter sent by DBS will be forfeited.
25. Winners consent to DBS disclosing and/or publishing their names, particulars, and pictures/photographs/videos in any manner which DBS may deem fit for publicity purposes. Winners shall cooperate with and participate in such publicity activity organised by DBS without any compensation whatsoever and in such manner as DBS deems fit. In addition, by participating in this Promotion, Winners consent to DBS disclosing their names, NRIC/passport number or any of their personal information to any third-party DBS may reasonably consider appropriate or necessary in connection with administering the Promotion, including any person or entity involved in organising, promoting or conducting the Lucky Draw for purposes of the Promotion. Winners who fail to comply with this clause shall result in their disqualification as Winners and to receive the Prize.

Terms & Conditions of the Prize

26. The pair of Singapore Airlines Business Class return tickets from Singapore to London given as a Prize as part of the Promotion, must be accepted as awarded and are subject to all of the applicable terms and conditions prescribed from time to time by Singapore Airlines ("SIA"). By accepting the Prize, Winners and their companions are deemed to have accepted all the applicable terms and conditions.
27. 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.

Last Updated: 07 December 2022

28. The use of the Prize will always be subject to seat availability at the time of reservation or ticket issuance.
29. Each Winner and his/her companion must travel together on the entire itinerary. The Winner must be one of the passengers.
30. The Prize cannot be transferred to another person nor rerouted to other destinations. Open-dated ticket, open-jaw travel, and enroute stopovers are not permitted.
31. All fare conditions of the respective tickets redeemed remain applicable. Name change is strictly not allowed.
32. The Prize does not include all applicable taxes such as excess baggage charges, airport taxes, insurance charges and surcharges.
33. An administration fee of S\$50 per ticket will be payable to SIA for any changes, subject to the ticket's conditions, on top of the airline's implemented fees.
34. Winner shall be responsible to ensure that he or she has all necessary visa and any other travel approval(s).
35. The Prize must be redeemed by 30 September 2023. Strictly no extensions to booking deadline. Unredeemed prize will be forfeited.
36. No replacement, compensation or refund will be made by DBS or SIA for lost, stolen, damaged or defaced Redemption Letter.
37. The Redemption Letter or Prize is non-accumulative, non-refundable, non-transferable, and non-exchangeable for cash, other products or service.
38. The Redemption Letter is not to be used for commercial or resale purpose.
39. The Redemption Letter is not to be used in conjunction with other loyalty programs, discounts, promotions or offers.
40. The Redemption Letter is not valid unless duly signed by an authorized signatory.
41. SIA reserves the right to add, delete and/or modify any of these terms & conditions, at any time, in its sole discretion.
42. In case of any dispute, SIA reserves the right to make the final decision without prior notice.

Last Updated: 07 December 2022

General Terms & Conditions

43. DBS will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Promotion (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment), Prize and/or any notices, letters or correspondence lost, stolen, or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
44. By participating in the Promotion, Eligible Cardmembers agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
- a) the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the Promotion; and
 - b) the participation in the Promotion or any prize-related activities.
45. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Promotion or receive a Prize. DBS' decision on all matters relating to the Promotion (including but not limited to the number of Lucky Draw Chances to be awarded to any customer, and the selection of Winners) shall be final. No correspondence or claims will be entertained.
46. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
47. 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 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 <http://www.dbs.com/privacy>.

Last Updated: 07 December 2022