

Terms and Conditions for DBS Altitude Card Sign-Up Promotion (“Promotion”)

1. The Promotion is valid from 1 August 2020 to 31 January 2021 (“**Promotion Period**”).
2. Eligible Cardmembers are defined as customers who are currently not holding on to any DBS/POSB Credit Card and/or have not cancelled any DBS/POSB Credit Card within the last 12 months (“**New Cardmember**”).
3. To qualify for this Promotion (“**Eligible Cardmember**”), customer must apply online for a principal DBS Altitude Visa Signature Card or DBS Altitude American Express Card (“**Eligible Card**”) during the Promotion Period and fulfil the following qualifying criteria to receive the corresponding gift (“**Gift**”):

	Sign-Up Bonus	Sign-Up and Annual Fee Bonus
Qualifying criteria	<ul style="list-style-type: none"> • Be a new to DBS/POSB Credit Cardmember • Have the Eligible Card approved within the Promotion Period • Charge a minimum spend of S\$6,000 spend to the Card within the first 90 days (3 months) from Card Approval Date (“Qualifying Spend”) 	
Promo code	DBSALT With <u>waiver</u> of first-year Card Annual Fee S\$192.60 (inclusive of GST).	ALTAF With <u>payment</u> of first-year Card Annual Fee S\$192.60 (inclusive of GST) after the minimum spend of S\$6,000 is met.
Activation bonus miles	Exclusive for Altitude American Express® Card only: Receive 50% bonus miles* (“ Activation Bonus ”) on all Qualifying spend, capped at 10,000 miles within the first 90 days from the date of Card approval. *50% more miles is in accordance with Terms and Conditions Governing the DBS Altitude Card Promotions .	

Total miles earned if all qualifying conditions in Clause 3 are met:	
DBS Altitude American Express Card	i. 18,000 miles earned on your S\$6,000 qualifying spend (based on 2 miles per S\$1 overseas spent) ii. 10,000 miles sign-up bonus iii. 10,000 miles annual fee bonus iv. 10,000 miles activation bonus Total miles earned = 48,000 miles

Total miles earned if all qualifying conditions in Clause 3 are met:	
DBS Altitude Visa Signature Card	i. 18,000 miles earned on your S\$6,000 qualifying spend (based on 2 miles per S\$1 overseas spent) ii. 10,000 miles sign-up bonus iii. 10,000 miles annual fee bonus Total miles earned = 38,000 miles

4. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:
- a. posted 0% Interest Instalment Payment Plan monthly transactions,
 - b. posted My Preferred Payment Plan monthly transactions,
 - c. interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS;
 - d. payments to educational institutions;
 - e. payments to financial institutions (including 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 (sales, underwriting and premiums);
 - i. payments to non-profit organisations;
 - j. payments to utility bill companies;
 - k. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services advertising services, funeral service and legal services and attorneys);
 - l. any top-ups or payment of funds to payment service providers, prepaid accounts and any pre-paid accounts (e.g. EZ-Link, GrabPay, NETS FlashPay, Transit Link, Singtel Dash);
 - m. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - n. any transactions related to crypto currencies; and
 - o. any other transactions determined by DBS from time to time
5. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.
6. Limited to 1 Sign-Up Bonus and 1 Annual Fee Bonus per Eligible Cardmember during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Not valid for any other DBS/POSB Card signup promotions or in combination with any other promotions.
7. Bonus miles will be credited to the Card account within 180 days from the date of Card approval.



8. For Cardmembers who have opted for the Annual Fee Bonus, the annual fee of S\$192.60 (inclusive of GST) will be posted to the Card account within 180 days from the date of Card approval. The Annual Fee Bonus will be credited to the Card account when annual fee of S\$192.60 is charged. If the annual fee is automatically or subsequently waived, 5,000 DBS Points given will be reversed upon annual fee waiver. If the principal Card account does not have sufficient DBS Points balance at the time we perform the reversal, then notwithstanding the waiver, we will, within 2 months:
 - a. impose the annual fee of S\$192.60 on the principal Card account; and
 - b. credit any DBS Points which we may have reversed at the time of the waiver back to the principal Card account.
9. In the event that the Eligible Cardmember's Card Account is closed or suspended and not in good standing throughout the Promotion Period and at the time when the Gift is being credited, DBS reserves the right to forfeit the Gift.
10. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. DBS will not account for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. Customers 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.