

Terms and Conditions for DBS Altitude Card Sign Up Promotion for KrisFlyer Member

1. This promotion is valid from 31 July 2019 to 30 September 2019 (“**Promotion Period**”).
2. 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 fulfill the following qualifying criteria to receive the corresponding gift (“**Gift**”):

	New DBS/POSB Cardmember	Existing DBS/POSB Cardmember
	i.e. Customers who are currently not holding or have not cancelled any DBS/POSB Credit Card within the last 12 months	i.e. Existing DBS/POSB Cardmembers who are currently not holding any DBS Altitude Card or have not cancelled any DBS Altitude Card within the last 12 months
Qualifying Criteria	Charge a minimum of S\$6,000 to the Card within the first three months from the date of Card approval (“ Qualifying Spend ”).	
Sign-Up Bonus	12,000 miles to be awarded in 6,000 DBS Points (“ Sign-Up Bonus ”)	7,000 miles to be awarded in 3,500 DBS Points (“ Sign-Up Bonus ”)
	<ul style="list-style-type: none"> • Indicated “DBSKF” or “DBSKFAF” in the promo code field in the online application form <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <input checked="" type="checkbox"/> I have a promo code for this application <div style="border: 1px solid #ccc; padding: 5px; text-align: center; margin: 5px 0;">DBSKF</div> <p>By clicking on the Continue button below, I have read and agreed to be bound by the declaration, important notes, fee and charges.</p> </div> <div style="border: 1px solid #ccc; padding: 5px;"> <input checked="" type="checkbox"/> I have a promo code for this application <div style="border: 1px solid #ccc; padding: 5px; text-align: center; margin: 5px 0;">DBSKFAF</div> <p>By clicking on the Continue button below, I have read and agreed to be bound by the declaration, important notes, fee and charges.</p> </div>	
Annual Fee Bonus	10,000 miles to be awarded in 5,000 DBS Points (“ Annual Fee Bonus ”)	
	<ul style="list-style-type: none"> • Indicated “DBSKFAF” in the promo code field in the online application form <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <input checked="" type="checkbox"/> I have a promo code for this application <div style="border: 1px solid #ccc; padding: 5px; text-align: center; margin: 5px 0;">DBSKFAF</div> <p>By clicking on the Continue button below, I have read and agreed to be bound by the declaration, important notes, fee and charges.</p> </div> <ul style="list-style-type: none"> • Pay First-Year Annual Fee of S\$192.60 (inclusive of GST) after the minimum spend is met. 	

3. 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 insurance companies (sales, underwriting and premiums);
 - h. payments to non-profit organisations;
 - i. any top-ups or payment of funds to payment service providers, prepaid accounts and any pre-paid accounts (e.g. EZ-Link, NETS FlashPay, Transit Link, Singtel Dash);
 - j. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - k. any transactions related to crypto currencies; and
 - l. any other transactions determined by DBS from time to time
4. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.
5. Limited to 1 Sign-Up Bonus per Eligible Cardmember during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period.
6. The Sign-Up Bonus will be credited to the Card account by the end of 180 days from the date of Card approval.
7. 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 60 days from the month the minimum spend is met. 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.
8. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
9. 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.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.



11. 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.