

## Terms and Conditions Governing the DBS Altitude Card – Up to 2.8 Miles on Shop & Dine Spend Promotion (“Promotion”)

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

### Definitions

1. This Promotion is valid from 1 October 2020 to 31 January 2021. (“**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 (“**Bonus Miles**”). 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 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, any refund or transaction which is subsequently reversed or re-credited (whether in whole or part) for any reason and the following:
  - a. bill payments and all transactions via AXS, SAM, NETs, eNETS;
  - b. payments to educational institutions;
  - c. payments to financial institutions (including banks, online trading platforms and brokerages);
  - d. 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);
  - e. payments to hospitals;
  - f. payments to insurance companies (sales, underwriting, and premiums);
  - g. payments to non-profit organisations, charities and donations;
  - h. payments to utility bill companies;
  - i. any top-ups or payment of funds to any payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETs FlashPay and Singtel Dash) and merchants who are categorised as “payment service providers” and/or “online payment gateway”, e.g. MoneySend, Skrill.com, Matchmove.com, SmoovPay, CardUp, iPaymy, Youtrip;
  - j. any betting (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;

- k. any transactions related to crypto currencies;
  - l. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys);
  - m. payments made via telephone or mail order;
  - n. 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
  - o. Any other transactions determined by DBS from time to time
5. **“Eligible Spend”** refers to online retail transactions (**“Online Spend”**) and retail transactions (**“Offline Spend”**) made at defined Merchant Category Code (**“MCC”**) as illustrated in the table below. Eligible Spend must be charged in local currency (i.e Singapore Dollars) and posted into Card Account (i.e posting date) at the point of computation of the Bonus Miles. It excludes retail transactions made overseas in Singapore Dollars.

| Category                            | MCC  |
|-------------------------------------|--|
| <b>Shopping</b>                     |  |
| Apparel                             | 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5699 |
| Department Stores                   | 5309, 5311, 5399   |
| Electronic and Computers            | 5045, 5065, 5732, 5734   |
| Home/Office Furnishing & Appliances | 5021, 5200, 5251, 5712, 5713, 5714, 5719, 5722                   |
| <b>Dining</b>                       |  |
| Bar & Restaurants, Eating Places    | 5811, 5812, 5813, 5814   |

The main business activity of a merchant and any transaction performed at these merchants 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 of a merchant and the assigned MCC is not determined by DBS. If any transaction is not classified under the relevant MCCs, such card transaction will not be considered as Eligible Spend for Bonus Miles.

6. **“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.

## Eligibility and Mechanics

7. To qualify for the Promotion, Eligible Cardmembers must fulfill the following criteria:
- a. be among the first 12,000 Eligible Cardmembers to successfully register for the Promotion via [go.dbs.com/sg-altitudecard](http://go.dbs.com/sg-altitudecard) (“**Registration Page**”) and
  - a. accumulate the Qualifying Spend and meet the minimum spend requirement (“**Min. Spend**”) as stated in the table below within each calendar month of the Promotion Period to qualify for the Bonus Miles (“**Qualified Cardmembers**”).

| Min. Spend within each calendar month | Base Miles earned on Eligible Spend   | Bonus Miles on Eligible Spend                         | Bonus Miles Cap within each calendar month                            |
|---------------------------------------|---|---|---|
| S\$3,500                              | 1.2 miles per S\$1 in accordance with <a href="#">Terms and Conditions Governing the DBS Altitude Card Promotions</a> ; | Additional 1.2 miles per S\$1 spent on Eligible Spend | Additional miles will be awarded on the first S\$550 Eligible Spend   |
| S\$7,000                              |   | Additional 1.6 miles per S\$1 spent on Eligible Spend | Additional miles will be awarded on the first S\$1,200 Eligible Spend |

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 60 days from the end each calendar month of the Promotion Period. Bonus Miles awarded is non-exchangeable, non-transferrable and non-replaceable.

8. Qualifying Spend is calculated from the date of registration via the Registration Page.

## General Terms & Conditions

9. Only posted transactions captured within the Promotion Period will be considered as Qualifying Spend or Eligible 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.
10. Bonus Miles earned by each Qualified Cardmember will be credited to the Card Account within 60 days from the end each calendar month of the Promotion Period. Bonus Miles awarded is non-exchangeable, non-transferrable and non-replaceable.
11. 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.
12. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend and Eligible Spend under this Promotion.
13. Calculation of Qualifying Spend and Eligible Spend is based on the transaction date of the retail spend charged to the Card Account.
14. 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.
15. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
16. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
17. 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).