

**Terms and Conditions for DBS Altitude Credit Card New Cardmembers Sign-Up Promotion (“Promotion”)**

1. The Promotion is valid from **1 December 2023 to 31 January 2024 (“Promotion Period”)**, both dates inclusive.
2. Eligible Cardmembers (“**New Cardmember**”) are defined as:
  - a. Customers who are currently not holding on to any DBS/POSB Credit Card and have not cancelled any DBS/POSB Credit Card within the last 12 month.
3. To qualify for the Promotion, Eligible Cardmembers must fulfil the following qualifying criteria below to receive the respective miles indicated in the table below (“**Welcome Gift**”):
  - a. Apply online for an eligible Principal DBS/POSB Credit Card (“**Eligible Card**”):
    - DBS Altitude American Express® Card
    - DBS Altitude Visa Signature Card
  - b. Have the Eligible Card applied within the Promotion Period and approved by 14 February 2024;
  - c. Enter the respective promo code of choice of offer in online application and;
  - d. Charge the minimum spend of S\$2,000 within 30 days from card approval date.

Card of Choice	DBS Altitude American Express® Card		DBS Altitude Visa Signature Card	
<b>Offer</b>	Up to 37,000 miles	Up to 27,000 miles with annual fee waiver	Up to 31,000 miles	Up to 21,000 miles with annual fee waiver
<b>Promo Code</b>	<b>ALTMEX</b>	<b>ALTMEXW</b>	<b>ALTVIS</b>	<b>ALTVISW</b>
<b>How to earn</b>				
<b>Bonus Miles With \$2,000 spend</b>	<b>22,600 miles</b>		<b>16,600 miles</b>	
<b>Miles earned in 30 days with \$2,000 spend</b> (Using 2.2 miles per \$1 spent on overseas spend)	<b>4,400 miles</b>			
<b>Annual Fee Bonus</b>	<b>10,000 miles</b> with payment of first year card annual fee of S\$196.20 (inclusive of GST)	Annual Fee waived	10,000 miles with payment of first year card annual fee of S\$196.20 (Inclusive of GST)	Annual Fee waived
<b>Total</b>	<b>37,000 miles</b>	<b>27,000 miles</b>	<b>31,000 miles</b>	<b>21,000 miles</b>

4. Bonus miles will be credited to the Card account within 2 - 4 months from meeting the minimum S\$2000 qualifying spend, given that the Eligible Cardmember has fulfilled all the criteria under Clause 2.
5. Miles will be awarded in the form of DBS Points, based on the amount of retail transaction(s) charged, rounded down to the nearest number. DBS Points earned on this Card can be converted at a rate of 1 DBS Point to 2 miles.
6. Limited to 1 Welcome Gift 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 sign-up promotions or in combination with any other promotions.
7. 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, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Transit Link, Razer Pay, ShopeePay, Singtel Dash, Amaze);
  - 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;
  - o. payments made to CardUp, FavePay, iPaymy and SmoovPay are also subject to the exclusions listed in Clauses 7 (a) to 7 (n) above; and
  - p. any other transactions determined by DBS from time to time.
8. For Cardmembers who have opted for the Annual Fee Bonus, the annual fee of S\$196.20 (inclusive of GST) will be posted to the Card account within 2 - 4 months from meeting the minimum S\$2000 qualifying spend, given that the Eligible Cardmember has fulfilled all the criteria under Clause 3. The Annual Fee Bonus will be credited to the Card account when annual fee of S\$196.20 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\$196.20 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 (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout the Promotion Period and at the time when the Gift is being credited, DBS reserves the right to forfeit the Gift.
10. For avoidance of doubt, Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards Qualifying Spend of Principal Cardmember's.
11. DBS is not responsible for any failure or delay in the services provided by our campaign partner. The bank shall not be liable for any claims by the participants or accountable for losses of any nature. This includes damage of property or any personal injury or loss of life resulting in the participation of this promotion.
12. DBS/POSB's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
13. DBS/POSB will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
14. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit [www.dbs.com.sg/dbscardstnc](http://www.dbs.com.sg/dbscardstnc) for a copy of the DBS Cards General Promotions Terms & Conditions.
15. DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
16. 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 <https://www.dbs.com/privacy>.