

**Terms and Conditions Governing the DBS Million Miles Giveaway Lucky Draw Promotion (“Promotion”)**

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

**Definitions**

1. The Promotion shall run from 1 September 2023 to 31 January 2024 (“**Promotion Period**”).
2. The Promotion is applicable to DBS personal Principal Credit (“**DBS Card**”) Cardmembers holding the Eligible Card(s) (“**Eligible Cardmembers**”).
3. “**Eligible Card**” means the Cardmember’s DBS Card account (“**Card Account**”) must not be suspended, cancelled or terminated by DBS and in good standing (i.e., to abide by the terms and conditions listed in the DBS Cards Agreement) throughout the Promotion Period.
4. “**Participating Cards**” include DBS Altitude American Express® Card, DBS Altitude Visa Signature Card, DBS Insignia Card, DBS Treasures Black Elite American Express® Card, DBS Vantage Card, DBS Woman’s Card, and DBS Woman’s World Card.
5. “**Travel Spend**” refers to in-store and online travel transaction(s) in local and/or foreign currencies that are charged to Eligible Card(s) during the Promotion Period and posted into the Card Account at the point of computation of Lucky Draw Chances.

	<b>Category Description</b>	<b>Examples</b>	<b>Exclusions</b>
Travel Spend	Airlines	Air Asia, Air New Zealand, British Airways, Cathay Pacific, Emirates, Jetstar, Qantas, Qatar Airways, Scoot, Singapore Airlines	Transactions from fuel, public transportation (buses, trains & taxis) and car rental will not be included as Travel Spend
	Hotel/Lodgings	Accor Live Limitless, Ascott Group, Hilton Hotels & Resorts, Marriott International, Pan Pacific Hotels Group	
	Tour Agencies	Agoda, Booking.com, Expedia, KKday, Klook, Traveloka, Trip.com	

6. “**Overseas Spend**” refers to card transaction(s) made in foreign currency and charged to the Eligible Card(s) during the Promotion Period. It excludes the following:
  - a) card transactions made overseas but effected or charged in Singapore dollars;
  - b) payments made via AXS (except Pay+Earn), SAM and eNETS;

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- c) payments to educational institutions;
- d) payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
- e) 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);
- f) payments to hospitals;
- g) payments to insurance companies (including but not limited to sales, underwriting and premiums);
- h) payments to non-profit organisations;
- i) payments to utility bill companies;
- j) 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);
- k) any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
- l) any transaction related to cryptocurrencies;
- m) any transaction with transaction description "AMAZE\*";
- n) instalment payment plan purchases, preferred payment plans, balance transfer, fund
- o) 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, Qualifying Criteria & Lucky Draw Chances

- 7. The DBS Million Miles Giveaway Lucky Draw ("**Lucky Draw**") is conducted by DBS Bank Ltd ("**DBS**") and is open only to Eligible Cardmembers.
- 8. To qualify for the Lucky Draw, Eligible Cardmembers will need to charge a minimum spend of S\$100 on Travel Spend or Overseas Spend to their Eligible Card(s) during the Promotion Period ("**Eligible Spend**").
- 9. Eligible Cardmembers will be allocated with the following Lucky Draw Chances ("**Draw Chances**"):
  - a) one (1) Lucky Draw Chance for every S\$100 Travel Spend; and/or
  - b) ten (10) Lucky Draw Chances for every S\$100 Overseas Spend made on the Card during the Promotion Period.
- 10. Draw Chances are allocated at transaction level and rounded down to the nearest whole number.

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## Prizes

11. There are a total of 475 prizes (“**Prize**”) to be won:
  - a) 5 sets of 300,000 KrisFlyer Miles (awarded in the form of 150,000 DBS Points)
  - b) 470 sets of 50,000 KrisFlyer Miles (awarded in the form of 25,000 DBS Points)
12. The Prize will be awarded in the form of DBS Points and will be credited to the smallest card number among the Eligible Card(s) that the Eligible Cardmember holds by 31 March 2024. DBS Rewards Redemption Programme Terms and Conditions apply. A copy of which can be found on [https://www.dbs.com.sg/iwov-resources/pdf/cards/rewards\\_programme\\_tnc.pdf](https://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf).
13. Winners will be announced on DBS’ website at go.dbs.com/sg-millionmiles before 15 March 2024.
14. Winners will each receive an electronic direct mailer (“**Notification EDM**”) at their email address in DBS’ records by 31 March 2024. It is the responsibility of all Winners to provide DBS with their updated email address.
15. For the avoidance of doubt, Eligible Spend incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the eligible Principal Cardmember only.
16. 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.
17. 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 an Eligible Spend or be eligible to earn Lucky Draw Chances.

## Winners

18. Unless DBS notifies otherwise, the Lucky Draw will be conducted in the presence of an external auditor on 8 March 2024 (“**Draw Date**”) or on such other dates as DBS may determine at its sole and absolute discretion
19. Subject to Clause 2 and 3, Winners will be randomly drawn by means of a computerised draw under 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.
20. Each Winner is entitled to only receive one (1) Prize during the Lucky Draw.

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21. 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.
22. Prizes are strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.
23. 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.
24. 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.
25. 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 publicity purposes, 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>. 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. Winners who fail to comply with this clause shall result in their disqualification as Winners and to receive the Prize.

### General Terms & Conditions

26. 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.
27. 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.

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28. 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.
29. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

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