

Terms and Conditions for DBS/POSB Credit Card Acquisition Offer

Terms and Conditions for S\$250 Cashback or up to 45,000 Miles Sign Up Promotion (“Promotion”)

1. The Promotion is valid from 5 February 2020 to 31 July 2020 (“Promotion Period”).
2. To qualify for the Promotion, customers (“Qualified Cardmembers”) must fulfil the following qualifying criteria below to receive the corresponding (“Gift”):
 - a. Have received the exclusive communications invite by DBS/POSB;
 - b. Apply online for a principal DBS Live Fresh Card/DBS Woman’s Card/DBS Woman’s World Card/DBS Altitude Visa Signature Card/DBS Altitude American Express® Card or POSB Everyday Card (“Card”);
 - c. Enter the Promo Code listed below in the Promo Code field during the online application;

Promo Code Field WITHOUT digibank login:	<input checked="" type="checkbox"/> I have a promo code for this application <div style="border: 2px solid yellow; width: 100px; height: 20px; margin-top: 5px;"></div>	Promo Code Field WITH digibank login:	Promo Code <input style="width: 100px;" type="text"/> <small>Optional</small>
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- d. Have the Card applied within the Promotion Period and approved by 14 August 2020; and
- e. Charge a minimum of the Qualifying Spend listed below to the Card (“Qualifying Spend”).

Eligible Credit Cards	DBS Live Fresh Card / DBS Woman’s Card / DBS Woman’s World Card / POSB Everyday Card	DBS Altitude Visa Signature Card / DBS Altitude American Express® Card
Sign-Up Gift (“Sign-Up Gift”)	S\$250 cashback with valid promo code entered in online application	17,000 miles to be awarded in 8,500 DBS Points with valid promo code entered in online application
Annual Fee Bonus (“Annual Fee Bonus”)	NA	10,000 miles to be awarded in 5,000 DBS Points with valid promo code entered in online application
Qualifying Criteria (“Qualifying Spend”)	Charge a minimum of S\$1,200 to the Card within the first 90 days from Card Approval Date	Charge a minimum of S\$6,000 to the Card within the first 90 days from Card Approval Date
Promo Code	JUSTFORYOU	<p>ALTFORYOU By indicating “ALTFORYOU” in the promo code field, customer will only receive the Sign-Up Gift once minimum spend has been met</p> <p>JUSTFORYOU By indicating “JUSTFORYOU” in the promo code field, customer will receive both Sign-Up Gift and Annual Fee Bonus once the minimum spend has been met and pay First-Year Annual Fee of S\$192.60 (inclusive of GST)</p>

3. **“Sign-Up Gift”** will be credited to the Card Account by the end of 150 days from Card Approval Date, given that the Qualified Cardmember has fulfilled all the criteria under Clause 2. Customer who has applied online without the valid Promo Code for the eligible credit cards will be awarded according to the ongoing [DBS/POSB Card signup promotions](#).
4. For DBS Altitude Visa Signature/DBS Altitude American Express® 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 150 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.
5. Each Qualified Cardmember is limited to 1 Sign-Up Gift during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Should customer apply for more than 1 Credit Card during the Promotion Period, Sign-up Gift will be credited to the first successfully approved card with minimum spend condition met. Not valid for any other DBS/POSB Card signup promotions or in combination with any other promotions.
6. 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 cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay and 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.

DBS Altitude Card – Receive Up to 2.2 miles/S\$1 on overseas spend and Up to 1.5 miles/S\$1 on local spend (“Altitude Miles Promotion”)

1. The Altitude Miles Promotion is only valid for local and overseas transactions that are made and posted within the first 180 days from Card Approval Date.
2. Applicable to Qualified Cardmembers who have applied for DBS Altitude Visa Signature Card or DBS Altitude American Express® Card under this Promotion only.
3. All Qualified Cardmembers are entitled to earn Bonus Miles in the following spend category:
 - a) Overseas retail spend
 - i. 2 miles per S\$1 spend in accordance with [Terms and Conditions Governing the DBS Altitude Card Promotions](#); and
 - ii. Additional 0.2 miles per S\$1 spend (“**Bonus Miles**”)
 - b) Local retail spend
 - i. 1.2 miles per S\$1 spend in accordance with [Terms and Conditions Governing the DBS Altitude Card Promotions](#); and
 - ii. Additional 0.3 miles per S\$1 spend (“**Bonus Miles**”)

Bonus Miles (awarded in the form of DBS Points for every S\$5 spent can be converted at the rate of 1 DBS Point to 2 miles) earned by Cardmembers under this Promotion will be awarded within 90 days of the end of each calendar month.

4. Local retail spend is identified as card transactions posted in Singapore dollars, and Overseas retail spend is identified as card transactions posted in foreign currencies (“**Eligible Spend**”). Full payment must be charged to a DBS Altitude Visa Signature Card or DBS Altitude American Express Card unless otherwise stated.
5. The maximum Bonus Miles is capped at the first S\$5,000 Eligible Spend per Qualified Cardmember per calendar month. Calculation of the Bonus Miles is based on the transaction date of the Eligible Spend charged to the Card Account at transaction level.

DBS Woman’s Card and DBS Woman’s World Card – Bonus 10X Rewards on Offline Shopping Spend (“Bonus 10X Rewards Promotion”)

1. The Bonus 10X Rewards Promotion is only valid for Offline Shopping Spend transactions that are made and posted within the first 180 days from Card Approval Date.
2. Applicable to Qualified Cardmembers who have applied for DBS Woman's Card or DBS Woman’s World Card under this Promotion only.
3. All Qualified Cardmembers are entitled to earn Bonus Rewards for every S\$5 Offline Shopping Spend:
 - i. 1X DBS Points in accordance with [DBS Rewards Programme Terms and Conditions](#); and
 - ii. Additional 9X DBS Points (“**Bonus Rewards**”)
4. “**Offline Shopping Spend**” refers to retail transactions made at merchants with the following Merchant Category Codes (MCC) with their main business activity classified as departmental store, or retail store worldwide, or shopping website that sells clothes, shoes and bags:

MCC	Description
MCC 5311	Department Stores
MCC 5611	Men's and Boy's Clothing and Accessories Stores
MCC 5621	Women's Ready to Wear Stores
MCC 5631	Women's Accessory and Specialty Stores
MCC 5641	Children's and Infant's Wear Stores
MCC 5651	Family Clothing Stores
MCC 5655	Sports and Riding Apparel Stores
MCC 5661	Shoe Stores
MCC 5691	Men's and Women's Clothing Stores
MCC 5699	Miscellaneous Apparel and Accessory Shops
MCC 5948	Luggage and Leather Goods Stores

Business classifications are decided by the merchants and their bankers, and passed to DBS when the transaction is posted to the Card. Full payment must be charged to a DBS Woman's Card or DBS Woman's World Card unless otherwise stated.

- The maximum Bonus Rewards is capped at the first S\$1,000 Offline Shopping Spend per Qualified Cardmember per calendar month. Calculation of the Bonus Rewards is based on the transaction date of the Offline Shopping Spend charged to the Card Account at transaction level.
- For every S\$5 Offline Shopping Spend, 1X DBS Point will be awarded when the transaction is posted to the Card Account. The Bonus Rewards will be awarded within 90 days of the end of each calendar month.

POSB Everyday Card – 8% rebates on grocery and fuel (“8% Rebates Promotion”)

- The 8% Rebates Promotion is only valid for Grocery and Fuel spend (“**Qualified Spend**”) that are made and posted within the first 180 days from Card Approval Date.
- Applicable to Qualified Cardmembers who have applied for POSB Everyday Card under this Promotion only.
- Qualified Spend refers to retail transactions made at defined Merchant Category Code (“**MCC**”), as follow:

MCC	Description
5411	Grocery Store and Supermarket
5172	Fuel

The main business activity of a merchant and any retail transactions performed at such merchant are classified under MCC assigned by Mastercard 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 qualified spend to be eligible to earn Daily\$ rebates.

- 8% rebates is given in the form of POSB Daily\$. The maximum POSB Daily\$ is capped at S\$30 per Qualified Cardmember per calendar month. POSB Daily\$ for the 8% Rebates Promotion is inclusive of the existing base 0.3% rebate, existing merchant rebates which will be credited upfront at point of transaction, and additional Daily\$ rebates which will be credited to the Qualified Cardmembers' Card Account within 90 days of the end of each calendar month, as follow:

Qualified Spend (Grocery)	Rebates credited upfront	Rebates credited with 90 days after each calendar month
Spend at Sheng Siong Supermarket (local only)	5%	3%
Other Grocery Spend (local & foreign)	0.3%	7.7%

Qualified Spend (Fuel)	Rebates credited upfront	Rebates credited with 90 days after each calendar month
Spend at SPC (local only)	6%	2%
Other Fuel Spend (local & foreign)	0.3%	7.7%

- For non-Singapore dollar Qualifying Spend charged to a Card, the transaction amount posted in the Cardholder's registered card account (which is inclusive of the exchange rate conversion and commission, if any) will be considered for the computation of the Qualifying Spend. These values are subject to change based on the prevailing exchange rate on the posting date.

General Terms and Conditions

- Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend/ Eligible Spend/ Offline Shopping Spend/ Qualified Spend.
- Cardmember who has applied online without the valid Promo Code for the eligible credit cards will be awarded according to the ongoing [DBS/POSB Card signup promotions](#).
- DBS/POSB's decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
- 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.
- DBS/POSB may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
- Notwithstanding anything herein, DBS/POSB has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
- 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/default.page>
- DBS Points (if applicable) will not be awarded for the transactions and/or payments which are excluded from the award of DBS Points as set out in the DBS Rewards Programme Terms and Conditions (as may be amended from time to time).
- DBS Rewards Programme Terms and Conditions apply. DBS Rewards Programme Terms and Conditions can be found on https://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf



10. DBS/POSB shall have the absolute discretion to postpone the awarding of cashback/DBS Points/POSB Daily\$ for a reasonable period in the event of unforeseen circumstances, including any delay arising from system issues.
11. Any cashback/DBS Points/POSB Daily\$ awarded by DBS/POSB in respect of reversed transactions will be deducted from the Card Account accordingly.
12. Cardmember's card account(s) must not be closed or suspended and in good standing throughout Promotion Period and at the time when cashback/DBS Points/POSB Daily\$ is being credited.
13. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, DBS Woman's Card, DBS Woman's World Card, DBS Altitude Visa Signature Card, DBS Altitude American Express Card and POSB Everyday Card, these Terms and Conditions shall prevail. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards - Terms and Conditions.