

## DBS Vantage Visa Infinite Card

### Onboarding Frequently Asked Questions (FAQ)

#### 1. What are the eligibility criteria and fees for DBS Vantage Card (“Card”)?

	DBS Vantage Card
<b>Age</b>	21 years and above
<b>Income</b>	S\$120,000 and above per annum (Singaporean or Foreigner)
<b>Annual fee</b>	S\$599.50 (Principal Card) Free (Supplementary Card)  12,500 DBS Points (25,000 miles) will be awarded after Annual Fee is charged every year.
<b>Annual fee waiver</b>	While the Annual Fee is strictly non-waivable for the first year, you will enjoy a waiver in the subsequent years if a minimum of S\$60,000 worth of retail spend is made in the preceding Card Year <sup>^</sup> .  Please note that the 12,500 DBS Points (25,000 miles) will not be awarded if the Annual Fee is waived.  <sup>^</sup> Card Year refers to the 12-month period starting from the date the Card application was approved by DBS.
<b>Late fee</b>	S\$100 (For outstanding balance above S\$200)
<b>Financial charges</b>	27.80% p.a. chargeable on daily basis (subject to compounding)

Note: All fees indicated are inclusive of GST where applicable.

[DBS Cards – Terms and Conditions apply.](#)

[DBS Cards – Rates and Fees](#)

#### 2. I am an existing DBS/POSB Credit Cardmember applying via digibank, but I do not see the DBS Vantage Card as an option under my Cards selection page. What should I do?

There is a minimum income requirement of S\$120,000 per annum for the DBS Vantage Card and your income records with us may not be the latest. You can perform your income update first so that we will have your latest income records. Subsequently, you will be able to see and apply for DBS Vantage Card.

Here’s how:

##### a) Apply for income update

Hassle free online application, no printing and mailout required. Your income will be updated within 5 working days.

[Update your income now](#)

[Find out more on the income documents required](#)

##### b) Receive confirmation email on income update

You will receive a confirmation email once your income is updated in our records.

##### c) Apply for DBS Vantage Card

After receiving the confirmation email, you may proceed to apply for the DBS Vantage Card.


### 3. How do I update my income?

- Visit <https://www.dbs.com.sg/personal/cards/card-services/income-update>
- Click on 'Update now'
- You may choose to update using 'iBanking login' or 'Card and PIN'
- Proceed using 'Salary crediting' or by uploading the mandatory income documents
- Upon submission, please allow up to 5 working days for your application to be processed
- You will receive an email confirmation once your income has been updated
- Upon receiving the email confirmation, you may proceed to apply for the DBS Vantage Card via digibank

### 4. I encountered an error message (We are unable to proceed with your request as your annual income record does not meet the minimum requirement of S\$120,000) despite meeting the minimum income requirement. Why is this so? How can I proceed?

This could be because we were unable to ascertain your full income during your application. To proceed, please submit your application via 'Apply by uploading your documents' (as shown below).

You are applying for



**DBS Vantage Visa Infinite Card**

I would like to apply using:

<p><b>A SingPass Account</b></p> <p>Use MyInfo data via SingPass to complete your application instantly.</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 5px; margin-top: 10px;">Apply with SingPass</p>	<p><b>DBS digibank Online</b></p> <p>For salary crediting customers, complete your application fuss free.</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 5px; margin-top: 10px;">Apply with digibank</p>
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Apply by uploading your documents [here](#) if you:

- Do not have Singpass/digibank **AND/OR**
- Need to update your income records

### 5. I just submitted my DBS Vantage Card application. How do I know if my application has been approved?

Please allow 7 to 9 working days to process the application upon receipt of all the required information and documents. You will receive an email notification once the application has been processed.

For more FAQs on card application, visit our [Help & Support](#) page.