

## Terms and Conditions Governing the DBS Altitude Card – Up to 5 miles on Travel Spend (“Promotion”)

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

### Definitions

1. This Promotion is valid from 1 December 2021 to 28 February 2022. (“**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. “**Minimum Spend Requirement**” refers to retail transaction(s) charged to the Card, but excludes posted 0% interest-free instalment plan monthly transactions (“**IPP**”), posted My Preferred Payment instalment plan monthly transactions (“**MP3**”), interest, finance charges, cash withdrawal, cash advance, balance transfer, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via internet banking and all fees charged by DBS and any transaction that is subsequently cancelled, voided, refunded or reversed (“**Refunded Transactions**”) for any reason. Refunded Transactions will be deducted from the Minimum Spend Requirement, when computing any DBS Points.

Supplementary Card spend will be included in the calculation of Principal’s Card Minimum Spend Requirement.

5. “**Bonus Miles**” refers to the additional rewards which will be awarded in the form of DBS Points (which can be converted at a rate of 1 DBS Point to 2 miles) based on the amount of Eligible Spend charged, rounded down to the nearest number.
6. “**Eligible Spend**” refers to Online Flight & Hotel Transactions and Overseas Spend Point-of-Sale Transactions made at defined Merchant Category Code (“**MCC**”). “**Online Flight & Hotel Transactions**” are identified as online retail transactions made at merchants with main business activity classified as flights and/or hotels. DBS determines an online retail transaction based on system indicators. Business classifications and system indicators are both decided by the merchants and their bankers, and passed to DBS when the transaction is posted to the Card. “**Overseas Spend Point-of-Sale Transactions**” are identified as card transactions made overseas at point-of-sale in foreign currency. Card transaction made overseas but effected / charged in Singapore dollars and online transactions effected in foreign currencies at merchants with payment gateway in Singapore will not be treated as Overseas Spend Point-of-Sale Transactions. Eligible Spend must be charged and posted into Card Account (i.e posting date) at the point of computation of the Bonus Miles and excludes any transactions subsequently cancelled, voided, refunded, or reversed for any reason.

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.

**Eligibility and Mechanics**

- 7. To qualify for the Promotion, Eligible Cardmembers must accumulate and meet the Minimum Spend Requirement of S\$2,500 per calendar month during the Promotion Period (“**Qualified Cardmembers**”).
- 8. Each Qualified Cardmember will earn DBS Points for the Eligible Spend made during the Promotion Period in accordance with [Terms and Conditions governing the DBS Altitude Card](#) as follows:

	<b>DBS Points</b>	<b>Miles</b>
<b>Local spend</b>	3 DBS Points for every S\$5 local spend	Equivalent to 1.2 miles for every S\$1 local spend
<b>Overseas spend</b>	5 DBS Points for every S\$5 overseas spend	Equivalent to 2 miles for every S\$1 overseas spend
<b>Online flight &amp; hotel transactions</b>	Additional 4.5 DBS Points for every S\$5 local spend  Additional 2.5 DBS Points for every S\$5 overseas spend	Equivalent to additional 1.8 miles for every S\$1 local spend  Equivalent to additional 1 mile for every S\$1 overseas spend
<b>Overseas spend – Point-of-sale (1 Dec 2021 to 28 Feb 2022)</b>	Additional 7.5 DBS Points for every S\$5 overseas spend	Equivalent to additional 3 miles for every S\$1 overseas spend
<b>Online flight &amp; hotel transactions (1 Dec 2021 to 28 Feb 2022)</b>	Additional 5 DBS Points for every S\$5 local spend  Additional 5 DBS Points for every S\$5 overseas spend	Equivalent to additional 2 miles for every S\$1 local spend  Equivalent to additional 2 mile for every S\$1 overseas spend

9. The maximum spend which additional DBS Points can be awarded to is capped at S\$5,000 per calendar month on online flight and/or hotel transactions.

### **General Terms & Conditions**

10. Only posted transactions captured within the Promotion Period will be considered as Minimum Spend Requirement 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.
11. Bonus Miles earned by each Qualified Cardmember will be credited to the Card Account within 60 days from the end of each calendar month of the Promotion Period. Bonus Miles awarded is non-exchangeable, non-transferrable and non-replaceable.
12. Any Bonus Miles awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.
13. 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.
14. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Minimum Spend Requirement and Eligible Spend under this Promotion.
15. Calculation of Minimum Spend Requirement and Eligible Spend is based on the transaction date of the retail spend charged to the Card Account.
16. 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.
17. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
18. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
19. 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).