

Terms and Conditions Governing the DBS Altitude Card Promotions and Programmes (“Altitude Card Promotions & Programmes”)

General Terms and Conditions

1. DBS Altitude Card benefits or privileges are applicable to DBS Altitude Visa Signature and DBS Altitude American Express® Cardmembers (“Cardmembers”) only unless otherwise stated.
2. Full payment must be charged to a DBS Altitude Visa Signature Card or DBS Altitude American Express® Card (“Card”) unless otherwise stated.
3. DBS may vary these Terms and Conditions or suspend or terminate the Altitude Card Promotions & Programmes without any notice or liability to any party.
4. 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 Altitude Card Promotions & Programmes 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.
5. DBS’ decision on all matters relating to the Altitude Card Promotions & Programmes shall be final. No correspondence or claims will be entertained.
6. DBS Rewards Programme Terms and Conditions apply. A copy of which can be found on http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf.

Up to 3 Miles per S\$1 Spend

1. Miles 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 retail purchases charged, rounded down to the nearest number.
2. Cardmembers will earn DBS Points for retail spend on Card as follows:

	DBS Points	Miles
Local spend	3 DBS Points for every S\$5 local spend	Equivalent to 1.2 miles for every S\$1 local spend
Overseas spend	5 DBS Points for every S\$5 overseas spend	Equivalent to 2 miles for every S\$1 overseas spend
Online flight and hotel transactions	<u>Additional</u> 4.5 DBS Points for every S\$5 local spend <u>Additional</u> 2.5 DBS Points for every S\$5 overseas spend	Equivalent to <u>additional</u> 1.8 miles for every S\$1 local spend Equivalent to <u>additional</u> 1 mile for every S\$1 overseas spend

The maximum amount which additional DBS Points can be awarded is capped at S\$5,000 spend per calendar month on online flight and/or hotel transactions. All such additional DBS Points will be awarded on the 16th

day of the next calendar month. If the 16th day is not a working day, DBS Points will be awarded on the next working day.

3. Local spend is identified as card transactions posted in Singapore dollars, and overseas spend is identified as card transactions posted in foreign currencies. Online flight and 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.
4. DBS Points 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). A copy of the DBS Rewards Programme Terms and Conditions can be found on http://www.dbs.com.sg/iwovresources/pdf/cards/rewards_programme_tnc.pdf.
5. For purposes of calculating the DBS Points which the Cardmember is entitled to, spending by both principal and supplementary Cardmembers will be consolidated under the principal Card account. For avoidance of doubt, supplementary Cardmembers are not entitled to separate DBS Points.
6. Each conversion of DBS Points to miles by Cardmember to his/her designated airline's programme will be subjected to an administrative fee of S\$25 (exclusive of GST) which will be charged to the Card. The conversion process will take approximately 1 - 2 weeks.

Annual Fee Waiver and 10,000 Bonus Miles

1. From the second year and for every year thereafter, annual fee will be automatically waived with a minimum of S\$25,000 retail spend per Card Year. Cardmembers who enjoy the annual fee waiver will not be eligible for the 5,000 DBS Points in paragraph 2. If the minimum spend criteria of S\$25,000 is not met or if the Card is cancelled within each Card Year of the principal Cardmember's Card account opening date, a fee of S\$192.60 (Principal Cardmember) and S\$96.30 (Supplementary Cardmember) where applicable, will be imposed. For the purposes of these Terms and Conditions, "Card Year" means the 12 month period starting from the date the Card application was approved by DBS.
2. Upon renewal of annual membership and principal Card annual fee imposed, principal Cardmembers are eligible to receive bonus 10,000 miles (equivalent to 5,000 DBS Points). The 5,000 DBS Points will be credited to the principal 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.

Complimentary Priority Pass™ Membership

1. Complimentary Priority Pass™ Membership is only applicable to principal DBS Altitude Visa Signature Cardmembers.
2. Cardmembers must apply for Priority Pass™ Membership at <https://www.prioritypass.com/altitudevisa>. Processing of your Priority Pass™ Membership takes 2-3 weeks upon receipt of your application by Priority Pass Ltd.
3. The full list of participating airport lounges can be found at <http://www.prioritypass.com/lounges>.
4. Priority Pass™ Membership Card must be presented at the lounges for entry.
5. Each principal Cardmember is limited to 2 complimentary lounge visits per 12-month membership period, comprising of either:
 - i. 2 separate member visits, or
 - ii. 1 concurrent member & guest visit.
6. A fee of US\$27 per person per visit will be charged to your DBS Altitude Visa Signature Card for additional visits in excess of the 2 complimentary lounge visits within each 12-month membership period.
7. This offer is not to be used in conjunction with other promotions.
8. Standard terms and conditions governing the use of Priority Pass Membership apply. Please visit <http://www.prioritypass.com/Conditions-of-use.cfm> for more information.