

Terms and Conditions Governing the DBS Altitude Card Privileges and Rewards Programme (“Altitude Card Privileges & Rewards Programme”)

General Terms and Conditions

1. DBS Altitude Card benefits or privileges are applicable to DBS Altitude American Express® or DBS Altitude Visa Signature Cardmembers (“**Cardmembers**”) only unless otherwise stated.
2. Full payment must be charged to a DBS Altitude American Express® Card or DBS Altitude Visa Signature Card (“**Card**”) unless otherwise stated.
3. DBS may vary these Terms and Conditions or suspend or terminate the Altitude Card Privileges & Rewards Programme without any notice or liability to any party.
4. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Altitude Card, these Terms and Conditions shall prevail.
5. 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 Privileges & Rewards Programme 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.
6. DBS’ decision on all matters relating to the Altitude Card Privileges & Rewards Programme shall be final. No correspondence or claims will be entertained.
7. DBS Rewards Redemption 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.
8. DBS Points will not be awarded for the payments and/or transactions set out in Clause 2.6 of the DBS Rewards Redemption Programme Terms and Conditions. Please note that this is not an exhaustive list and are subject to changes from time to time.
9. DBS shall have the absolute discretion to postpone the awarding of DBS Points for a reasonable period in the event of unforeseen circumstances, including but not limited to any delay arising from system issues.
10. For purposes of calculating the DBS Points which Cardmembers are entitled to, spending by both Principal and Supplementary Cardmembers will be consolidated under the Principal Card account (“**Card Account**”).
11. Any DBS Points awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.



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Up to 2.2 Miles per S\$1 Spend

12. Miles shall be awarded in the form of DBS Points (which can be converted at a rate of 1 DBS Point to 2 miles) to the Principal Cardmember based on the amount of retail purchases charged to the Card Account on a per transaction basis, rounded down to the nearest whole number.
13. From 1 August 2023, Cardmembers will earn DBS Points for retail spend on Card as follows:

	DBS Points	Miles
Local spend	3.25 DBS Points for every S\$5 local spend	Equivalent to 1.3 miles for every S\$1 local spend
Overseas spend	5.5 DBS Points for every S\$5 overseas spend	Equivalent to 2.2 miles for every S\$1 overseas spend

14. From 1 to 31 August 2023, Cardmembers will continue to earn Bonus DBS Points on online flight and hotel spend as follows:

	DBS Points	Miles ("Bonus Miles")
Local spend	Bonus 4.25 DBS Points for every S\$5 spend	Equivalent to 1.7 miles for every S\$1 local spend
Overseas spend	Bonus 2 DBS Points for every S\$5 spend	Equivalent to 0.8 miles for every S\$1 overseas spend

The maximum amount of Bonus DBS Points awarded on online flight and/or hotel spend is capped at S\$5,000 per calendar month. Bonus Miles (awarded in the form of DBS Points) will be awarded by 31 October 2023.

For online flight and hotel spend made from 1 September 2023 onwards, the earn rate of 1.3 miles for every S\$1 on local spend or up to 2.2 miles for every S\$1 on overseas spend will apply.

15. **Local spend** is identified as card transaction(s) posted in Singapore dollars.
16. **Overseas spend** is identified as card transaction(s) posted in foreign currencies.
17. **Online flight and hotel spend** is 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.
18. For the avoidance of doubt, transactions made overseas and converted to Singapore dollars via dynamic currency conversion will be considered as Local Spend.
19. DBS Points earned will have no expiry.



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20. Each conversion of DBS Points to miles by Cardmember to his/her designated airline's programme will be subject to an administrative fee of S\$27 (inclusive of GST) which will be charged to the Card. The conversion process will take approximately 1 - 2 weeks.

Annual Fee and 10,000 Bonus Miles

21. Upon renewal of annual membership and Principal Card annual fee imposed on the Card Account, Principal Cardmembers are eligible to receive 5,000 DBS Points (which may be redeemed for 10,000 miles). These 5,000 DBS Points will be credited to the Card Account when the annual fee of S\$194.40 (inclusive of GST) is charged.

22. From the second year and for every year thereafter, the annual fee of S\$194.40 (inclusive of GST) for Principal Cardmembers will be automatically waived with a minimum of S\$25,000 retail spend per Card Year. 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. Principal Cardmembers who enjoy the annual fee waiver will not be eligible for the 5,000 DBS Points.

23. If the annual fee is automatically or subsequently waived, the 5,000 DBS Points credited will be reversed within 3 working days upon annual fee waiver. If DBS is unable to perform the reversal of DBS Points for any reason, including but not limited to, insufficient balance of DBS Points in the Card Account, DBS reserves the right to charge an equivalent cash amount (that is, S\$0.0388 per DBS Point or any other prevailing rate as DBS deems fit) to the Card Account to make up for the shortfall in DBS Points, recover any shortfall in DBS Points from any other card account of the Cardmember and/or take such necessary action as DBS deems fit to protect its interests and/or mitigate losses. Such fees and charges may be subject to change at DBS' sole discretion from time to time.

24. If the Card is cancelled within each Card Year of the Card Account opening date, a fee of S\$194.40 (inclusive of GST) for Principal Cardmembers and S\$97.20 (inclusive of GST) for Supplementary Cardmembers where applicable, will be imposed.

Complimentary Priority Pass™ Membership (Exclusively for DBS Altitude Visa Signature Card)

25. Complimentary Priority Pass™ Membership is only applicable to Principal DBS Altitude Visa Signature Cardmembers.

26. Cardmembers must apply for Priority Pass™ Membership at www.prioritypass.com/altitudevisacard.

27. The full list of participating airport lounges can be found at www.prioritypass.com/.

28. Priority Pass™ Membership Card must be presented at the lounges for entry.

29. 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.

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www.dbs.com/sg/card



30. A fee of US\$32 per person per visit will be charged to Cardmember's DBS Altitude Visa Signature Card for additional visits in excess of the 2 complimentary lounge visits within each 12-month membership period.
31. This offer is not to be used in conjunction with other promotions.
32. Standard terms and conditions governing the use of Priority Pass Membership apply. Please visit www.prioritypass.com/Conditions-of-use for more information.

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