

Frequently Asked Questions (“FAQs”) for the DBS Altitude Card – Up to 5 miles on Travel Spend (“Promotion”)

1. Who is eligible for the Promotion?

The Promotion is only applicable to customers with a principal DBS Altitude Visa Signature and DBS Altitude American Express® Card (“Eligible Cardmembers”). No registration is required.

2. How do I qualify for the Promotion?

To qualify for the Promotion, Eligible Cardmembers must charge a minimum of S\$2,500 (“Minimum Spend Requirement”) to your DBS Altitude Visa Signature or DBS Altitude American Express® Card within each calendar month during the Promotion Period.

3. When is the Promotion happening?

This Promotion is valid from 1 December 2021 to 28 February 2022 (“Promotion Period”).

4. What transactions are considered under Minimum Spend Requirement?

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. What transactions are considered under Eligible Spend and qualify for Bonus Miles?

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.

6. Is this Promotion applicable to Supplementary Cardmembers?

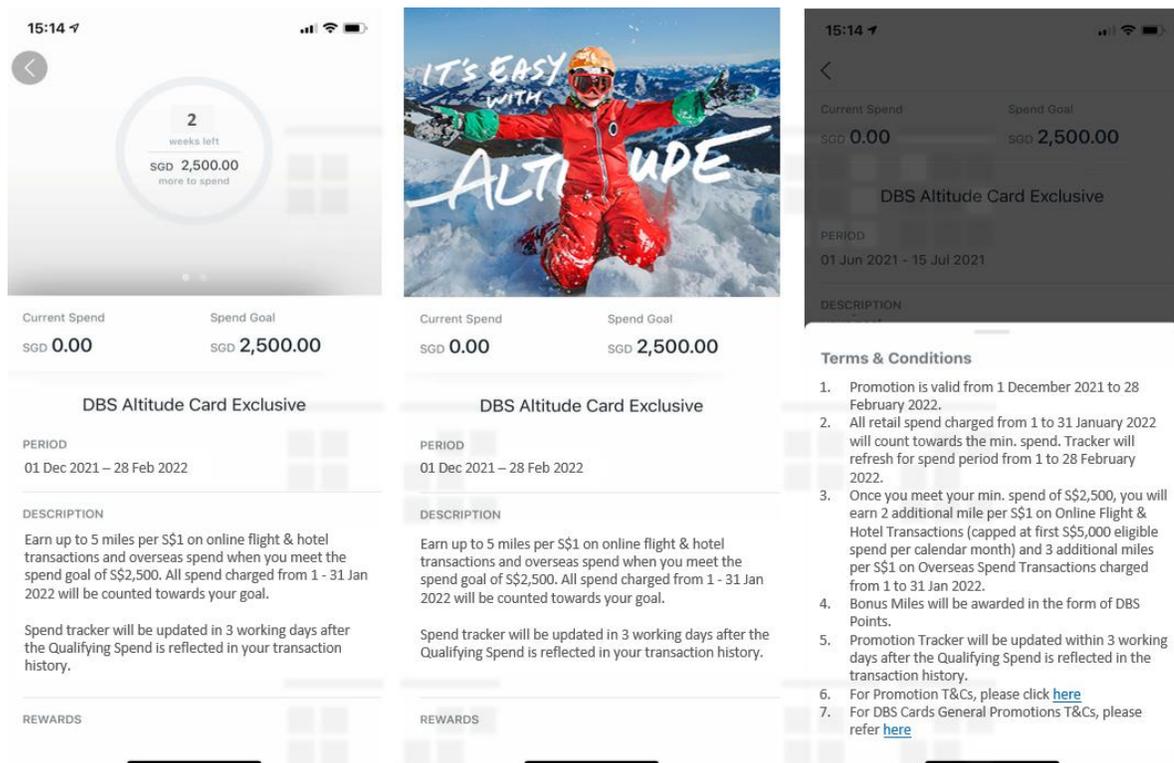
Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Minimum Spend Requirement and Eligible Spend under this Promotion.

7. Can I accumulate the Minimum Spend Requirement across multiple DBS/POSB Cards?

Only transactions made on DBS Altitude Visa Signature or DBS Altitude American Express® Cards will be considered towards the Minimum Spend Requirement.

8. Where can I check on my spend progress to know if I qualify for the Bonus Miles?

You can track your Minimum Spend Requirement at your convenience on the DBS PayLah! App under the “Rewards” page (with effect from 1 Jan 2022). The Promotion Tracker will be updated within 3 working days after each Minimum Spend Requirement is reflected in the transaction history.



9. Is the Eligible Spend considered part of the Minimum Spend Requirement?

Eligible Spend (as explained in Q5) is considered as part of the Minimum Spend Requirement.

10. How are Bonus Miles computed?

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”). 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:

	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 & hotel transactions	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
Overseas spend – Point-of-sale (1 Dec 2021 to 28 Feb 2022)	Additional 7.5 DBS Points for every S\$5 overseas spend	Equivalent to additional 3 miles for every S\$1 overseas spend
Online flight & hotel transactions (1 Dec 2021 to 28 Feb 2022)	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

11. Does Overseas Spend Transactions have a cap of S\$5,000 maximum spend per calendar month for additional DBS Points to be awarded?

The cap of S\$5,000 maximum spend per calendar month only applies to Online flight and/or Hotel transactions, there is no cap for Overseas Spend Transactions.

12. I have met the Minimum Spend Requirement, when will I receive the Bonus Miles on the Eligible Spend?

Bonus Miles earned 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.