

Terms and Conditions Governing the DBS Altitude Visa Signature Card – Double Miles Promotion (“Promotion”)

1. This Promotion is valid from 1 March 2017 to 31 July 2017 (“**Promotion Period**”).
2. To qualify for the Promotion, customers must be principal DBS Altitude Visa Signature Cardmembers who have successfully enrolled into the Promotion via go.dbs.com/sg-altdm during the Promotion Period (“**Eligible Cardmembers**”).
3. All Eligible Cardmembers are entitled to earn up to 6 miles for every S\$1 retail spend as follows:
 - a. Up to 3 miles for every S\$1 retail spend charged to his/her DBS Altitude Visa Signature Card (“**Card**”) in accordance with [Terms and Conditions Governing the DBS Altitude Card Promotions and Programmes](#); AND
 - b. Up to 3 bonus miles for every S\$1 retail spend (“**Bonus Miles**”) on the S\$2,501 to S\$5,000 total retail spend charged to Card per calendar month (“**Qualifying Spend**”).

Illustration as follows:

	First S\$2,500 total retail spend on Card	Next S\$2,501 – S\$5,000 total retail spend on Card	S\$5,001 total retail spend and above on Card
Local spend	S\$1 = 1.2 miles	S\$1 = 2.4 miles <u>(1.2 bonus miles for every S\$1 local spend)</u>	S\$1 = 1.2 miles
Overseas spend	S\$1 = 2 miles	S\$1 = 4 miles <u>(2 bonus miles for every S\$1 overseas spend)</u>	S\$1 = 2 miles
Online flight & hotel transactions	S\$1 = 3 miles	S\$1 = 6 miles <u>(3 bonus miles for every S\$1 spend on online flight & hotel transactions)</u>	S\$1 = 1.2 miles (Local spend) S\$1 = 2 miles (Overseas spend)

4. Bonus Miles (to be awarded in the form of DBS Points, which can be converted at the rate of 1 DBS Point to 2 miles) earned by Eligible Cardmembers will be accumulated and awarded within 60 days from the month which the Qualifying Spend was met.
5. Calculation of Qualifying Spend is based on the transaction date of retail spend charged to Card.
6. Qualifying Spend is based on transacted and posted retail sales and recurring bill payment, and excludes:
 - Bill payments via internet banking and all transactions via AXS, SAM, eNETS;
 - Payments to educational institutions;

- Payment to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
- Payment to insurance companies (sales, underwriting, and premiums);
- Payments to financial institutions (including banks and brokerages);
- Payment to non-profit organisations;
- Any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay and Transit Link);
- Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS).

Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.

7. 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.
8. Bonus Miles awarded are non-exchangeable, non-transferrable and non-replaceable.
9. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. 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.