

## Terms and Conditions

### Terms and Conditions Governing the DBS Black Card Promotions (“Black Card Promotions”)

#### General Terms and Conditions

1. DBS Black Card benefits or privileges are applicable to DBS Black Visa Card and DBS Black American Express® Card Cardmembers (“**Cardmembers**”) only unless otherwise stated.
2. Full payment must be charged to a DBS Black Visa Card and DBS Black American Express® Card unless otherwise stated.
3. DBS may vary these Terms and Conditions or suspend or terminate the Black Card Promotions 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 Black Card Promotions 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).
5. DBS’ decision on all matters relating to the Black Card Promotions 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](http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf).
7. Any DBS Points awarded by DBS in respect of reversed transactions will be deducted from the Card Account accordingly.

#### 1X DBS Point for DBS Black Visa Card and DBS Black American Express® Card

1. 1X DBS Point for every S\$5 retail purchase shall be awarded based on the amount of retail purchases charged and posted to the Card Account on a per transaction basis, rounded down to the nearest number.
2. 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 [https://www.dbs.com.sg/iwov-resources/pdf/cards/rewards\\_programme\\_tnc.pdf](https://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf)

### **Additional 2X DBS Points for DBS Black Visa Card**

1. Additional 2X DBS Points for every S\$5 retail purchase made via Visa contactless in local currency and made in Singapore shall be awarded based on the amount of retail purchases charged and posted to the Card Account on a per transaction basis, rounded down to the nearest number.
2. 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. For avoidance of doubt, Supplementary Cardmembers are not entitled to separate DBS Points.
3. Additional 2X DBS Points will not be awarded for the following:
  - i. Bill payments
  - ii. Payments to educational institutions;
  - iii. Payments to financial institutions
  - iv. Payments 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);
  - v. Payments to hospitals;
  - vi. Payments to insurance companies (sales, underwriting, and premiums);
  - vii. Payments to non-profit organisations;
  - viii. Payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys;
  - ix. Payments to utility bill companies;
  - x. 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);
  - xi. Any betting transactions (including Levy Payments to Local Casinos, Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers);
  - xii. Any transactions related to crypto currencies;
  - xiii. 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); and
  - xiv. Any other transactions determined by DBS from time to time