

Terms and Conditions Governing the DBS Woman's Card Promotions and Programmes ("Woman's Card Promotions & Programmes")

General Terms and Conditions

1. DBS Woman's Card benefits or privileges are applicable to DBS Woman's Card and DBS Woman's World Card Cardmembers ("**Cardmembers**") only unless otherwise stated.
2. Full payment must be charged to a DBS Woman's Card or DBS Woman's World Card ("**Card**") unless otherwise stated.
3. DBS reserves the right at any time and at its sole discretion to vary these Terms and Conditions or suspend or terminate the Woman's Card Promotions & Programmes without any notice or liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
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 Woman's 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 Woman's 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.
7. DBS shall have the absolute discretion to postpone the awarding of DBS Points for a reasonable period in the event of unforeseen circumstances, including any delay arising from system issues.
8. 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.
9. Any DBS Points awarded by DBS in respect of reversed transactions will be deducted from the Card Account accordingly.

10X Rewards on Online Spend

1. Applicable to DBS Woman's World Card only.
2. **“Online spend”** refers to retail transactions for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction through Mastercard Worldwide networks, excluding the following transactions:
 - i. Bill payments and all transactions via AXS, SAM, eNETS;
 - ii. Payments made to CardUp, iPaymy, Mileslife and SmoovPay;
 - iii. Payments to educational institutions;
 - iv. Payments to financial institutions (including banks, online trading platforms and brokerages);
 - v. 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);
 - vi. Payments to hospitals;
 - vii. Payments to insurance companies (sales, underwriting, and premiums);
 - viii. Payments to non-profit organisations;
 - ix. Payments made via online banking;
 - x. Payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys);
 - xi. payments made via telephone or mail order;
 - xii. Payments to utility bill companies;
 - xiii. Any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay and Singtel Dash);
 - xiv. Any betting transactions (including Levy Payments to Local Casinos, Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers);
 - xv. Any transactions related to crypto currencies;
 - xvi. 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
 - xvii. Any other transactions determined by DBS from time to time
3. DBS determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the card.
4. The 10X DBS Points are only applicable for the first S\$2,000 online spend per calendar month. For every S\$5 online spend, 1X DBS Point (for local transactions) or 3X DBS Points (for overseas transactions) will be awarded on the next working day, when the retail purchase transaction is posted to the Card Account. The remaining additional 9X DBS Points (for local transactions) or 7X DBS Points (for overseas transactions) will be awarded in the next statement month cycle.

3X Rewards on Overseas Spend

1. Applicable to DBS Woman's World Card only.
2. **“Overseas spend”** refers to retail transactions for goods and services posted in foreign currencies (other than Singapore dollars), excluding transactions which are excluded from the awarding of DBS Points as set out in the DBS Rewards Programme Terms and Conditions.

3. For every S\$5 overseas spend, 3X DBS Points will be awarded within the same statement month cycle.

5X Rewards on Online Spend

1. Applicable to DBS Woman's Card only.
2. **“Online spend”** refers to retail transactions for goods and services made via the Internet and processed by the respective merchants/acquirers as an online transaction through Mastercard Worldwide networks, excluding the following transactions:
 - i. Bill payments and all transactions via AXS, SAM, eNETS;
 - ii. Payments made to CardUp, iPaymy, Mileslife and SmoovPay;
 - iii. Payments to educational institutions;
 - iv. Payments to financial institutions (including banks, online trading platforms and brokerages);
 - v. 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);
 - vi. Payments to hospitals;
 - vii. Payments to insurance companies (sales, underwriting, and premiums);
 - viii. Payments to non-profit organisations;
 - ix. Payments made via online banking;
 - x. Payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral service and legal services and attorneys);
 - xi. payments made via telephone or mail order;
 - xii. Payments to utility bill companies;
 - xiii. Any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay and Singtel Dash);
 - xiv. Any betting transactions (including Levy Payments to Local Casinos, Lottery Tickets, Casino Gaming Chips, Off-track Betting and Wagers);
 - xv. Any transactions related to crypto currencies;
 - xvi. 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
 - xvii. Any other transactions determined by DBS from time to time
3. DBS determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the card.
4. The 5X DBS Points are only applicable for the first S\$1,000 online spend per calendar month. For every S\$5 online spend, 1X DBS Point will be awarded on the next working day, when the retail purchase transaction is posted to the Card Account. The remaining additional 4X DBS Points will be awarded in the next statement month cycle.