

Terms and Conditions

DBS Altitude Visa Signature Card Double Miles and DBS Black Card 5% Cashback Promotions (“Promotions”) for ANZ customers

1. The Promotions are valid between 5 August 2017 and 15 September 2017 (“**Promotion Period**”).
2. The Promotions are valid only for ANZ customers who have been given a new DBS Altitude Visa Signature Card and/or DBS Black Card (“**Eligible Cardmembers**”).

DBS Altitude Visa Signature Card Double Miles Promotion

3. The Promotion allows an Eligible Cardmember 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 during Promotion Period (“**Eligible 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 (1.2 bonus miles for every S\$1 local spend)	S\$1 = 1.2 miles
Overseas spend	S\$1 = 2 miles	S\$1 = 4 miles (2 bonus miles for every S\$1 overseas spend)	S\$1 = 2 miles
Online flight & hotel transactions	S\$1 = 3 miles	S\$1 = 6 miles (3 bonus miles for every S\$1 spend on online flight & hotel transactions)	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 end of the Promotion Period.
5. Bonus Miles awarded are non-exchangeable, non-transferrable and non-replaceable.
6. 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.
7. Eligible Spend is based on transacted and posted retail sales and recurring bill payment, but it excludes 0% interest-free instalment plan monthly transactions, My Preferred Payment installment plan monthly transactions, interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Eligible Spend.

DBS Black Card 5% Cashback Promotion

8. The Promotion allows an Eligible Cardmember to earn the following 5% Cashback on Shopping purchases during Promotion Period if he/she charges a minimum of S\$700 to his/her Card Account in retail purchases (including online and in-store purchases) in the Promotion Period (“**Qualifying Spend**”).
9. “**Shopping purchases**” are local and foreign in-store retail transactions at any department stores or any retail store that sells clothes, shoes, bags, jewelry and watches as its main business activity. It excludes all online

shopping transactions and payments via internet and processed by the respective merchants/acquirers as an online transaction through Visa/MasterCard Worldwide/American Express networks.

10. Cashback earned by each Eligible Cardmember is capped at S\$70 per month and will be credited to the principal cardmember's Card Account within 60 days from the end of the Promotion Period.
11. Qualifying Spend is based on transacted and posted local and foreign retail sales, recurring bill payment, 0% interest-free instalment plan monthly transactions, My Preferred Payment instalment plan monthly transactions, but it excludes interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS. Supplementary card spend can be included in the calculation of Qualifying Spend.

General Terms and Conditions

12. Calculation of Qualifying/Eligible Spend is based on the transaction date of retail spend charged to Card.
13. DBS shall not be responsible for any failure of delay in posting of sales transactions which may result in an Eligible Cardmember being omitted from enjoying the Promotion.
14. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
15. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
16. Eligible 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 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.