## DBS Altitude Visa Signature and DBS Altitude American Express<sup>®</sup> Credit Card – 6 miles on Expedia bookings Promotion ("Promotion") Terms and Conditions

The following terms and conditions govern the Promotion ("Terms and Conditions"). Participation in the Promotion constitutes acceptance of the Terms and Conditions.

1. This Promotion is valid from 15 October to 31 December 2015 (all dates inclusive).

2. All DBS Altitude Visa Signature and DBS Altitude American Express<sup>®</sup> Cardmembers who register at <u>go.dbs.com/sg-expedia</u> will qualify for this Promotion ("Qualified Cardmembers").

3. All Qualified Cardmembers will earn an additional 3 miles (in the form of DBS Points) for every S\$1 spent on flight and hotel online transactions made via Expedia Website at www.expedia.com.sg/dbsaltitude ("Qualifying Spend") upon successful enrolment. Cardmembers are required to book and complete the travel or stay between 15 October and 31 December 2015 to qualify for the additional miles.

4. For the purposes of calculating the points which the Cardmember is entitled to, purchases made by both main and supplementary Cardmembers will be consolidated under one main card account ("Account").

5. The Qualifying Spend is based on posted transactions made for 'Expedia Rate' hotels where Cardmembers choose to pay directly to Expedia during online booking (not applicable if Cardmembers selects to pay later at hotel), airlines (only participating airlines in clause 6 apply) and packages (hotels and airlines) booked on the Participating Expedia Websites, but it excludes posted recurring bill payment, posted 0% interest-free instalment plan, interest, finance charges, cash withdrawal, balance transfer, smart cash, AXS payments, bill payments via internet banking and all fees charged by DBS.

6. For Airline bookings at the Participating Expedia Websites, the promotion will only apply to those airline bookings where Expedia is the Merchant of Record, which includes the following carriers (and subject to change from time to time): Air France, Air India LTD., Finnair, Eva Airways, Air China, Cathay Pacific, China Southern Airlines, Ethiopian Airlines, Garuda Indonesia, Transasia Airways, Gulf Air, Air Astana, Korean Air, KLM Royal Dutch Airlines, Latam Airlines Group, Malaysia Airlines, SilkAir, Air Mauritius, China Eastern Airlines, Air Macau Company, Bangkok Airways, Philippine Airlines, Air Niugini, Qatar Airways, Lao Airlines, Singapore Airlines, Turkish Airlines, Thai Airways Intl, Vietnam Airlines.

7. The additional miles (in the form of DBS points) earned by Cardmembers under this Promotion will be accumulated and awarded to the Account by 31 January 2016.

8. DBS assumes no responsibility for any loss or damage or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Cardmember's eligibility in the Promotion.

9. These Promotion Terms and Conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these Promotion Terms and Conditions shall prevail insofar as they apply to the Promotion. The DBS Cards General Promotions Terms & Conditions is available on www.dbs.com/sg/cards/tc.

10. DBS' decision on all matters relating to this Promotion is final and binding on all Cardmembers. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.

11. DBS may vary these Promotion Terms and Conditions without notice, or withdraw or discontinue the Promotion at any time without any notice or liability to DBS or any party. In the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms and Conditions shall prevail.

12. Qualified Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Qualified Cardmembers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Qualified Cardmembers confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on www.dbs.com/privacy.

13. These Promotion Terms and Conditions are governed by the laws of the Republic of Singapore and Qualified Cardmembers agree to submit to the exclusive jurisdiction of the Singapore courts.

14. A person who is not a party these Promotion Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Promotion Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of the Promotion.