

Terms and Conditions Governing the DBS Altitude Visa Signature Credit Card – up to 10,000 bonus miles Promotion (“Promotion”)

1. This Promotion is valid from 1 April to 30 June 2017 (“**Promotion Period**”).
2. To qualify for this Promotion (“**Qualified Cardmembers**”), customers must fulfill the following qualifying criteria below to receive the corresponding sign-up gifts.
 - i. Apply online without sales assistance for a principal DBS Altitude Visa Signature Credit Card (“**Card**”) during the Promotion Period:

	New DBS/POSB Credit Cardmembers	Existing DBS/POSB Credit Cardmembers
Qualifying criteria	a. be new to DBS/POSB Credit Cards; b. have not cancelled any DBS/POSB Credit Card(s) within the last 12 months; and c. charge a minimum of S\$1,000 per month to the Card for the first 2 months from the date of Card approval (“ Qualifying Spend ”).	a. have not cancelled DBS Altitude Visa Signature Credit Card within the last 12 months; and b. charge a minimum of S\$1,000 per month to the Card for the first 2 months from the date of Card approval (“ Qualifying Spend ”).
Sign-up gift	10,000 miles (in the form of 5,000 DBS Points) (“ Gift ”)	7,000 miles (in the form of 3,500 DBS Points) (“ Gift ”)

- ii. Apply online with sales assistance for a principal DBS Altitude Visa Signature Credit Card (“**Card**”) during the Promotion Period:

	New DBS/POSB Credit Cardmembers	Existing DBS/POSB Credit Cardmembers
Qualifying criteria	a. be new to DBS/POSB Credit Cards; b. have not cancelled any DBS/POSB Credit Card(s) within the last 12 months; and c. charge a minimum of S\$1,000 per month to the Card for the first 2 months from the date of Card approval (“ Qualifying Spend ”).	a. have not cancelled DBS Altitude Visa Signature Credit Card within the last 12 months; and b. charge a minimum of S\$1,000 per month to the Card for the first 2 months from the date of Card approval (“ Qualifying Spend ”).

Sign-up gift	5,000 miles (in the form of 2,500 DBS Points) (“Gift”)
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3. The Gift will be credited to Qualified Cardmembers’ Card account within 60 days after the last month which the Qualifying Spend was met.
4. Each Qualified Cardmember is eligible to receive only 1 Gift based on their Qualifying Spend, regardless of the accumulated spend on the Card during the Promotion Period.
5. The Gift is non-exchangeable, non-transferrable and non-replaceable.
6. The Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% Interest Instalment Payment Plan, posted My Preferred Payment Plan, 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 cardmembers are not eligible to participate in the Promotion. However, supplementary card spend can be included in the calculation of Qualifying Spend.
7. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
9. 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.