

## Terms and Conditions Governing the DBS Altitude Card – Up to 3 miles on Online Shopping Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

### Definitions

1. This Promotion is valid from 1 June to 30 September 2021. (“**Promotion Period**”).
2. The Promotion is only applicable to all customers with a principal DBS Altitude Visa Signature and DBS Altitude American Express® Card (“**Eligible Cardmembers**”).
3. “**Eligible Card**” means the principal DBS Altitude Visa Signature and DBS Altitude American Express® Card Account (“**Card Account**”) must not be suspended, cancelled or terminated by DBS and in good standing throughout the Promotion Period.
4. “**Qualifying Spend**” refers to retail transaction(s) charged to the Card, but excludes posted 0% interest-free instalment plan monthly transactions (“**IPP**”), posted My Preferred Payment instalment plan monthly transactions (“**MP3**”), interest, finance charges, cash withdrawal, Cash Advance, balance transfer, AXS payments, SAM online bill payments, bill payments via internet banking and all fees charged by DBS and any refund or transaction which is subsequently reversed or re-credited (whether in whole or part) (“**Refunded Transactions**”) for any reason. The amount of Refunded Transactions shall be deducted from the Qualifying Spend in any order as DBS deem fit, when computing any DBS Points.

Supplementary Card spend will be included in the calculation of Principal’s Card Qualifying Spend.

5. “**Eligible Spend**” refers to online retail transactions (“**Online Spend**”) made at defined Merchant Category Code (“**MCC**”) as illustrated in the table below. Eligible Spend must be charged and posted into Card Account (i.e posting date) at the point of computation of the Bonus Miles.

Category	MCC
Apparel	5137, 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699
Department Stores	5309, 5310, 5311, 5331, 5399
Electronic and Computers	5045, 5065, 5732, 5734
Home/Office Furnishing & Appliances	5021, 5200, 5712, 5713, 5714, 5718, 5719, 5722, 5997
Specialty Retail	4225, 5111, 5193, 5531, 5931, 5932, 5933, 5937, 5943, 5947, 5948, 5950, 5973, 5978, 5992, 5993, 5996, 5999, 9751
Watches & Jewellery	5094, 5944

The main business activity of a merchant and any transaction performed at these merchants are classified under a Merchant Category Code (“MCC”) assigned by Visa and determined by the merchant and the merchant’s acquiring bank. The main business activity of a merchant and the assigned MCC is not determined by DBS. If any transaction is not classified under the relevant MCCs, such card transaction will not be considered as Eligible Spend for Bonus Miles.

6. “**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 Visa/MasterCard Worldwide networks, charged (i.e transaction date) in a calendar month and posted to the Card Account (i.e posting date) at the point of computation of the Bonus Miles.

### Eligibility and Mechanics

7. To qualify for the Promotion, Eligible Cardmembers must accumulate the Qualifying Spend and meet the minimum spend requirement (“**Min. Spend**”) of S\$2,500 per calendar month during the Promotion Period (“**Qualified Cardmembers**”).
8. Each Qualified Cardmember will up to 3 miles per S\$1 the Eligible Spend made during the Promotion Period, computed as follows:
  - a. Online Spend charged in Singapore Dollar
    - i. 1.2 miles per S\$1 in accordance with [Terms and Conditions governing the DBS Altitude Card](#); and
    - ii. 1 mile per S\$1 spend (“**Bonus Miles**”)
  - b. Online Spend charged in foreign currency
    - i. 2 miles per S\$1 in accordance with [Terms and Conditions governing the DBS Altitude Card](#); and
    - ii. 1 mile per S\$1 spend (“**Bonus Miles**”)

Bonus Miles (awarded in the form of DBS Points for every S\$5 spent, rounded down to the nearest number and can be converted at the rate of 1 DBS Point to 2 miles) earned by Cardmembers under this Promotion will be awarded by the end of the following month from the end each calendar month of the Promotion Period. Bonus Miles awarded is non-exchangeable, non-transferrable and non-replaceable.

9. Each Qualified Cardmember is entitled to earn Bonus Miles on the first S\$5,000 Eligible Spend made within each calendar month during the Promotion Period.

## General Terms & Conditions

10. Only posted transactions captured within the Promotion Period will be considered as Qualifying Spend or Eligible Spend. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the promotion.
11. Bonus Miles earned by each Qualified Cardmember will be credited to the Card Account within 60 days from the end each calendar month of the Promotion Period. Bonus Miles awarded is non-exchangeable, non-transferrable and non-replaceable.
12. Bonus Miles will not be awarded to an Eligible Cardmember whose Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Bonus Miles is awarded into the Card Account.
13. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend and Eligible Spend under this Promotion.
14. Calculation of Qualifying Spend and Eligible Spend is based on the transaction date of the retail spend charged to the Card Account.
15. DBS reserve the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any Bonus Miles awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
16. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
17. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
18. 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](http://www.dbs.com/privacy).