

Terms and Conditions Governing the DBS Altitude Visa Signature Card – 3 Miles per S\$1 Overseas Spend Promotion (“Promotion”)

1. This Promotion is valid from 1 November 2016 to 28 February 2017 (“**Promotion Period**”).
2. To qualify for the Promotion, customers must be principal DBS Altitude Visa Signature Cardmembers who have successfully enrolled into the Promotion via go.dbs.com/sg-altfx during the Promotion Period (“**Eligible Cardmembers**”).
3. All Eligible Cardmembers are entitled to earn 3 miles for every S\$1 in-store overseas spend as follows:
 - a. 2 miles for every S\$1 overseas spend in accordance with [Terms and Conditions Governing the DBS Altitude Card Promotions and Programmes](#); and
 - b. additional 1 mile for every S\$1 in-store overseas spend (“**Additional Miles**”) if he/she charges a minimum of S\$2,500 total retail spend to his/her DBS Altitude Visa Signature Card in the same calendar month (“**Qualifying Spend**”).
4. Additional Miles is capped at 2,000 miles per calendar month.
5. Additional 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 month which the Qualifying Spend was met.
6. In-store overseas spend is identified as in-store retail transactions posted in foreign currencies. 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.
7. Qualifying Spend is based on posted local and foreign retail sales, posted recurring bill payment, posted 0% interest-free instalment 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.
8. Additional Miles awarded are non-exchangeable, non-transferrable and non-replaceable.

9. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. 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.