



Terms and Conditions for DBS/POSB Credit Card Sign Up - More Rewards Promotion (“Terms and Conditions”)

The DBS/POSB Credit Card - More Rewards (“Promotion”) is valid from 1 April to 31 July 2020 (“Promotion Period”), both dates inclusive.

Terms and Conditions for AirPods with Charging Case and S\$200 Cashback Sign Up Promotion (“Promotion”)

1. To qualify for the Promotion, customer (“Eligible Cardmember”) must apply online for a principal DBS/POSB credit card during the Promotion Period and fulfil the following qualifying criteria below to receive either AirPods with Charging Case or S\$200 cashback (“Gift”):
 - a. is a New Cardmember (“New Cardmember”). who apply online for a principal DBS/POSB Credit Card (“Eligible Card”);
 - b. has the Eligible Card approved by DBS during the promotion period;
 - c. has entered the selected promo code in the promo code field during the online application; and
 - d. charge a minimum of S\$1,200 to the new Card within the first 60 days from Card Approval Date (“Qualifying Spend”).
2. “New Cardmember” is defined as customers who are currently not holding any principal DBS/POSB Credit Card and/or have not cancelled any DBS/POSB Credit Card(s) within the last 12 months.

3. “Gift” refers to the following:

	Choice of Gift	Promo Code
A	AirPods with Charging Case (R.P. S\$239)	DBSAIRPODS
B	S\$200 Cashback	DBS200CASH

Gift A refers to the Apple AirPods with Charging Case. This gift will be fulfilled via the DBS LifeStyle App. The customer is required to download the app to receive the redemption coupon to redeem for this gift. The redemption coupon for Gift A will be sent within 45 days from when the minimum spend requirement is met. Redemption for this gift is to be made within 30 days upon receiving the coupon. The customer is to redeem the AirPods with Charging Case via the [DBS Apple Rewards store](#) and apply the promo code provided in the coupon upon checkout. Click [here](#) for the steps to redeem your promo code at the DBS Apple Rewards store.

Gift B refers to S\$200 cashback. The Gift will be credited to the Card account by the end of 150 days from the date of Card approval.



Terms and Conditions for for DBS Altitude Card Sign-Up Promotion (“Miles Promotion”)

- To qualify for this Promotion (“**Eligible Cardmember**”), customer must apply online for a principal DBS Altitude Visa Signature Card or DBS Altitude American Express Card (“**Eligible Card**”) during the Promotion Period and fulfil the following qualifying criteria to receive the corresponding gift (“**Gift**”):

	Sign-Up Bonus	Sign-Up and Annual Fee Bonus
Qualifying criteria	<ul style="list-style-type: none"> Be a new to DBS/POSB Credit Cardmember Have the Eligible Card approved within the Promotion Period Charge a minimum spend of S\$6,000 spend to the Card within the first 90 days (3 months) from Card Approval Date (“Qualifying Spend”) 	
Promo code	<p>DBSALT</p> <p><i>Enter “DBSALT” in the promo code field in the online application form.</i></p>	<p>ALTAF</p> <p><i>Enter “ALTAF” in the promo code field in the online application form.</i></p>
Miles to be awarded	<p>i. 18,000 miles earned on your S\$6,000 qualifying spend (based on 2 miles per S\$1 overseas spent)</p> <p>ii. 10,000 miles sign-up bonus</p> <p>Total miles = 28,000 miles</p>	<p>i. 18,000 miles earned on your S\$6,000 qualifying spend (based on 2 miles per S\$1 overseas spent)</p> <p>ii. 10,000 miles sign-up bonus</p> <p>iii. 10,000 miles annual fee bonus</p> <p>Total miles = 38,000 miles</p> <p><i>Annual fee bonus of 10,000 miles will be awarded upon paying First-Year Annual Fee of S\$192.60 (inclusive of GST) after the minimum spend of S\$6,000 is met.</i></p>
Activation bonus miles	<p>Exclusive for Altitude American Express® Card only: Receive 50% bonus miles* (“Activation Bonus”) on all Qualifying spend, capped at 10,000 miles within the first 90 days from the date of Card approval.</p> <p>*50% more miles is in accordance with Terms and Conditions Governing the DBS Altitude Card Promotions.</p>	

- Both Sign-Up Bonus and Annual Fee Bonus will be credited to the Card account by the end of 180 days from the date of Card approval.
- For Cardmembers who have opted for the Annual Fee Bonus, the annual fee of S\$192.60 (inclusive of GST) will be posted to the Card account within 180 days from the date of Card approval. The Annual Fee Bonus will be credited to the Card account when annual fee of S\$192.60 is charged. If the annual fee is automatically or subsequently waived, 5,000 DBS Points given will be reversed upon annual fee waiver. If the principal Card account does not have sufficient DBS Points balance at the time we perform the reversal, then notwithstanding the waiver, we will, within 2 months: (a) Impose the annual fee of S\$192.60 on the principal Card account; and (b) credit any DBS Points which we may have reversed at the time of the waiver back to the principal Card account.

4. Limited to 1 Sign-Up Bonus and 1 Annual Fee Bonus per Eligible Cardmember during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Not valid for any other DBS/POSB Card signup promotions or in combination with any other promotions.

General Terms and Conditions

1. Each Eligible Cardmember is limited to (1) Gift during the Promotion Period regardless of the number of Eligible Cards applied or approved during the same period. Eligible Cardmember will not be eligible for any other acquisition promotion.
2. Eligible Card refers to either a DBS Live Fresh Card, DBS Altitude Visa Card, DBS Altitude Amex Card, DBS Woman's Platinum Card, DBS Woman's World Card or POSB Everyday Card only.
3. Qualifying Spend is based on posted local and foreign retail sales and posted recurring bill payment but excludes the following:
 - a. posted 0% Interest Instalment Payment Plan monthly transactions,
 - b. posted My Preferred Payment Plan monthly transactions,
 - c. 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;
 - d. payments to educational institutions;
 - e. payments to financial institutions (including banks, online trading platforms and brokerages);
 - f. payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
 - g. payments to hospitals;
 - h. payments to insurance companies (sales, underwriting and premiums);
 - i. payments to non-profit organisations;
 - j. payments to utility bill companies;
 - k. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services advertising services, funeral service and legal services and attorneys);
 - l. any top-ups or payment of funds to payment service providers, prepaid accounts and any prepaid accounts (e.g. EZ-Link, GrabPay, NETS FlashPay, Transit Link, Singtel Dash);
 - m. any betting transactions (including levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - n. any transactions related to crypto currencies; and
 - o. any other transactions determined by DBS from time to time
4. The Gift is non-exchangeable and not redeemable for cash.
5. Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards the Qualifying Spend.
6. DBS is not responsible for any failure or delay in the services provided by our campaign partner. The bank shall not be liable for any claims by the participants or accountable for losses of any nature. This



includes damage of property or any personal injury or loss of life resulting in the participation of this promotion.

7. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
8. DBS will not account for any failure of delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
9. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DBS Live Fresh Card, DBS Altitude Visa Card, DBS Altitude Amex Card, DBS Woman's Platinum Card, DBS Woman's World Card and POSB Everyday Card, these Terms and Conditions shall prevail.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. All 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.