



Terms and Conditions

The DBS Rewards Redemption Programme ("the Programme")

1. Participation

- 1.1 All Principal Cardmembers of American Express®, MasterCard or Visa Credit and/or charge Cards issued by DBS Bank Ltd ("DBS") may participate in the Programme, except:
- a) Cardmembers of the DBS Corporate Liability Card (MasterCard Corporate/Executive and Visa Corporate/Business), DBS Purchasing Card, Country Club Corporate Card, DBS Live Fresh Card, DBS Takashimaya Card, DBS Esso Card, SAFRA DBS Credit/Debit Card and DBS Debit Cards;
 - b) Cardmembers of the POSB MasterCard Credit/Debit Cards;
 - c) Such Cards as DBS may exclude from the Programme from time to time at any time at its sole and absolute discretion without prior notice.
- 1.2 A Principal Cardmember residing in Singapore and whose Card Account(s) is/are in good standing, as determined by DBS in its sole discretion, is entitled to participate in the Programme as at the date of commencement of the Programme.
- 1.3 If the Principal Cardmember's Card Account is terminated at any time, for any reason, whether by the Principal Cardmember or DBS, the Principal Cardmember and the Supplementary Cardmember will forthwith be disqualified from participating in the Programme and all unused DBS Points then accrued, shall automatically be cancelled immediately and no longer be available for use by the Cardmember; such DBS Points shall not be transferable to any other Card Account (whether relating to the Cardmember or any other person).
- 1.4 If a Supplementary Card is terminated at any time for any reason, the Principal Cardmember shall not, unless otherwise specified by DBS, be disqualified from participating in the Programme.

2. Issuance and Redemption of DBS Points

- 2.1 DBS Points shall be awarded to the Principal Cardmember based on the amount of retail purchases charged to the Card Account on a per transaction basis, rounded down to the nearest whole number.
- 2.2 DBS Points shall be awarded on the next day, when the retail purchase transaction is posted to the Card Account. DBS shall have the absolute discretion to postpone the awarding of DBS Points for a reasonable period in the event of unforeseen circumstances, including any delay arising from system issues.
- 2.3 The eligible Principal Cardmember will earn 1 DBS Point for every S\$5 purchase on each DBS Credit Card issued to the Principal Cardmember and to the Supplementary Cardmember(s) of the Principal Cardmember, with the exception of the following Credit Card:
- DBS Insignia Cardmembers earn 5 DBS Points for every S\$5 equivalent in foreign currency purchase and 4 DBS Points for every S\$5 local currency purchase.
 - DBS Treasures Black Elite Cardmembers earn 8 DBS Points for every S\$5 at selected luxury boutiques, 6 DBS Points for every S\$5 equivalent in foreign currency purchase and 3 DBS Points for every S\$5 local currency purchase.



- DBS Altitude Cardmembers earn 5 DBS Points for every S\$5 equivalent in foreign currency purchase and 3 DBS Points for every S\$5 local currency purchase. Cardmembers earn an additional 2.5 DBS Points for every S\$5 equivalent in foreign currency online flight & hotel purchase and an additional 4.5 DBS Points for every S\$5 local currency online flight & hotel purchase, capped at S\$5,000 spend on online flight & hotel purchases per calendar month.
- DBS Black Visa Cardmembers earn 3 DBS Points for every S\$5 local Visa payWave purchase.
- DBS Woman's Platinum Cardmembers earn 5 DBS Points for every S\$5 online retail purchase, capped at S\$1,000 spend on online retail purchase per calendar month.
- DBS Woman's World Cardmembers earn 10 DBS Points for every S\$5 online retail purchase, capped at S\$2,000 spend on online retail purchase per calendar month, and 3 DBS Points for every S\$5 equivalent in foreign currency purchase.

2.4 Local currency purchase is identified as card transactions charged in Singapore Dollars.

2.5 DBS Points earned by the Supplementary Cardmember will be credited to the Card Account of the Principal Cardmember and may be used only by the Principal Cardmember for the redemption of rewards and benefits under the Programme ("Rewards").

2.6 a) DBS Points will not be awarded for:

- Bill payments and all transactions via AXS, SAM, eNETS;
- Payments to educational institutions;
- Payment 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);
- Payment to insurance companies (sales, underwriting, and premiums);
- Payments to financial institutions (including banks and brokerages);
- Payment to non-profit organisations;
- Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
- Any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay and Transit Link);
- Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS).

Please note that the above is not an exhaustive list and are subject to changes from time to time.

2.7 Different Credit Cards may have different earn rates from time to time for tactical promotions, please refer to the individual Credit Card pages for the list of transactions that do not qualify for additional/bonus DBS Points.

2.8 The DBS Points awarded to and redeemed by a Cardmember will be stated in the Card Account statement of the Cardmember, and may be corrected or revised by DBS at any time to correct any errors in the computation of DBS Points. Where any charge posted to any Card Account is reversed or re-credited (whether in whole or in part), the DBS Points awarded in respect of the amount reversed or re-credited will be cancelled.



- 2.9 DBS Points earned may not be transferred to any other Card Account of the Principal Cardmember, or to any third party, and are not exchangeable for cash or credit.
- 2.10 DBS Points awarded in the first year commencing from the date the Card Account is opened ("Account Open Date"), shall be redeemable only during the period of up to 12 months from the date the Card Account is opened (which will be reflected as the expiry date on the Credit Card statement), failing which the points will expire and be reduced to zero. Points earned in each successive year will expire a year from the earned date, with the exception of DBS Treasures Black Elite American Express® Card, DBS Altitude American Express® Card, DBS Altitude Visa Signature Card and DBS Insignia DBS Points, which will have no expiry. For the avoidance of doubt, points that have expired cannot be used under the DBS Points Redemption Programme and/or transferred to any loyalty or frequent flyer programme as DBS may from time to time make available in conjunction with the DBS Points Redemption Programme.
- 2.11 If a Cardmember has more than one (1) Card, DBS Points earned on all Card Accounts may be aggregated for purposes of redemption of Rewards under the Programme.

3. Rewards Redemption

- 3.1 DBS Points may be used, subject to the terms in these Terms and Conditions, only by the Principal Cardmember to whom the DBS Points were awarded, and only for the following purposes:
- a) To secure a voucher issued in any form as may be determined by DBS, including in the form of electronic vouchers or codes issued through the electronic medium like e-mail or SMS ("Redemption Voucher"), which may be redeemed for Rewards;
 - b) Make an instant redemption of DBS Points at participating merchant online or app-based platforms and to offset the redemption value against their purchases at the online or in-app point of sale;
 - c) Be converted for use in payments made to certain organisations (where such option is made available by DBS), Frequent Flyer Programmes or such other loyalty programme as DBS may from time to time make available in conjunction with the DBS Points Redemption Programme;
 - d) Participation in DBS KrisFlyer Miles Auto Conversion Programme, which automatically converts DBS Points into KrisFlyer miles at regular intervals determined by DBS, upon sign-up by the Principal Cardmember with DBS; and/or
 - e) For full waiver of the annual fee for any eligible DBS Principal and/ or Supplementary Credit Card, provided that Cardmembers select the annual fee option ONE month before such annual fee is due. Any redemption to waive part of the annual fee is not permitted.
- 3.2 The Principal Cardmember may redeem Rewards by contacting DBS at telephone number 1800 111 1111 and following the stated procedures or such other redemption channel or procedure as DBS may from time to time specify (including via internet banking). The Cardmember agrees that the use of any particular channel shall be governed by the terms and conditions then in force. Any redemption of Rewards made via a DBS Customer Officer through telephone will require 15% more DBS Points.
- 3.3 Subject to availability and provided that the Principal Cardmember has sufficient DBS Points for the Reward(s) requested, DBS will issue a Redemption Voucher in any medium as DBS may determine. The hard copy Redemption Voucher will be sent by ordinary surface mail to the Principal Cardmember's billing address at the sole risk of the Cardmember.



- 3.4 Cardmembers are not permitted to request for hard copy Redemption Vouchers to be sent via other types of mail/ mail service (other than ordinary surface mail). Requests for Redemption Vouchers to be re-directed or sent to any address other than the Principal Cardmember's billing address will not be entertained.
- 3.5 Electronic Redemption Vouchers will be issued via SMS, e-mail or any through any medium as DBS may determine. Such electronic Redemption Vouchers will be sent to the Cardmember using the Cardmember's contact details in DBS' records only.
- 3.6 No instruction by the Cardmember regarding the use of any DBS Points can be altered, reversed or cancelled once the Redemption Voucher is issued. Vouchers once redeemed for any purpose and through any redemption mode are not refundable, nor exchangeable for cash, DBS Points, or for any other Reward.
- 3.7 DBS is not liable for lost/damaged/stolen/expired Redemption Vouchers. However, DBS may (but is not obliged to), in its sole discretion, entertain a request by the Principal Cardmember to re-issue a lost/damaged/stolen/expired voucher, or exchange a Redemption Voucher for another. In the event DBS agrees to such a request, DBS reserves the right to impose an administrative charge of S\$10 per voucher or debiting 200 DBS Points per voucher.
- 3.8 The use of any Redemption Voucher shall constitute a purchase of goods or services by the person using the Redemption Voucher from the Merchant supplying such goods or services, and DBS assumes no liability or responsibility whatsoever for the acts or default of the Merchant (including the failure of the Merchant to honour any Redemption Voucher) or in respect of any defect or deficiency in the goods or services for which any Redemption Voucher is redeemed. DBS is not an agent of the Merchant. Any disputes about quality or performance of the goods and/or services should be resolved directly with the Merchant.

4. Use of Redemption Vouchers

- 4.1 The use of the Redemption Voucher is subject to the terms and conditions stated herein and in the relevant section of the Programme catalogue (which may be revised from time to time without prior notice) and such other restrictions and/or conditions as may be imposed by the merchant in relation to which the Redemption Voucher may be used to pay for or obtain goods and/or services of that merchant ("the Merchant").
- 4.2 The Principal Cardmember may use the Redemption Voucher himself/herself or permit a Supplementary Cardmember to use the Redemption Voucher. To redeem a Reward, the Cardmember must present the original Redemption Voucher, NRIC and his/her DBS credit card at the relevant participating merchant(s). A Supplementary Cardmember may redeem the Reward provided the Voucher bears the Principal Cardmember's authorised signature and Card Account number.
- 4.3 Unless otherwise stated, all Redemption Vouchers are denominated in Singapore Dollars and multiple Redemption Vouchers may be used in the redemption of any one Reward at one visit. Where stipulated by the participating merchant, a minimum purchase per usage of a Redemption Voucher must be met.
- 4.4 Each Redemption Voucher must be presented to the Merchant within the validity period stated therein and shall cease to be valid after the end of the validity period and no refunds, payments, replacements or exchanges shall be permitted or entertained.
- 4.5 The use of Redemption Voucher for any tobacco or tobacco related product purchases are not allowed.



- 4.6 In the event a participating merchant is, for any reason, unable to supply the goods or services as specified in the Redemption Voucher, the participating merchant shall be entitled to substitute goods or services of equivalent value for the goods or services specified in any product voucher.
- 4.7 If any amount is payable by the Cardmember to the Merchant in connection with the use of any Redemption Voucher, the amount (subject to GST) shall be paid with a DBS Credit Card. No refund shall be given if the value of the payment voucher exceeds the value of the goods or services paid for with the payment voucher.
- 4.8 The Cardmember shall be responsible for making any reservations or other arrangements as may be appropriate or required, and paying any ancillary costs associated in connection with using any Redemption Voucher.
- 4.9 The use of any Redemption Voucher shall constitute a purchase of goods or services by the person using the Redemption Voucher from the Merchant supplying such goods or services, and DBS assumes no liability or responsibility whatsoever for the acts or default of the Merchant (including the failure of the Merchant to honour any Redemption Voucher) or in respect of any defect or deficiency in the goods or services for which any Redemption Voucher is redeemed. DBS is not an agent of the Merchant. Any disputes about quality or performance should be resolved directly with the Merchant.
- 4.10 If any of the DBS Points used by the Principal Cardmember to secure a Redemption Voucher are, after the Redemption Voucher is issued, cancelled pursuant to any revision or correction by DBS, the Principal Cardmember shall pay DBS the amount of the voucher (in the case of a payment voucher), or the value of the goods or services described on the voucher (in the case of a product voucher) and DBS may debit the Card Account of the Principal Cardmember with the appropriate sum without further notice to the Cardmember.
- 4.11 If DBS issues a replacement Redemption Voucher to the Cardmember for any reason, the Cardmember shall no longer be entitled to use the original Redemption Voucher. Should both the original and replacement Redemption Vouchers be redeemed, DBS may debit the Cardmember's account with the value of the replacement Redemption Voucher, without further notice to the Cardmember.

5. Redemption with DBS Points to offset e-commerce purchases

- 5.1 If the Principal Cardmember participates in DBS Points redemption online at participating merchants' online platforms, the provisions of this clause 5 shall apply.
- 5.2 To redeem, Principal Cardmember must choose "Pay with DBS Points" option on participating merchant's online platform and login using DBS iBanking login credentials.
- 5.3 Principal Cardmember may choose to redeem DBS Points to offset their purchase completely or partially (option may vary from merchant to merchant) and if any remaining amount is payable by the Cardmember to the Merchant in connection with the Redemption of DSB Points, the amount (subject to GST) shall be paid with a DBS Credit Card.
- 5.4 Successful redemptions of DBS Points by Cardmembers on participating merchants' online platforms are non-refundable and non-reversible by DBS.
- 5.5 Cardmember should seek resolution with the merchant directly for the refund of such goods and services as merchant may use other means (as they may solely determine) to effect the refund of the monetary value of the relevant DBS Points.



6. DBS Rewards Frequent Flyer Programme ("FFP")

6.1 If the Principal Cardmember participates in the DBS Rewards Frequent Flyer Programme, the provisions of this clause 6 shall apply.

6.2 Participation in the FFP is subject to the terms and conditions of the individual airline's frequent flyer programme.

6.3 Each miles conversion of DBS Points by cardmember to his/her designated airline's programme will be subjected to an administrative fee of S\$26.75 (inclusive of GST) and will be charged to a DBS Credit Card. For BIG Points conversion, the administrative fee is waived till 31 December 2018.

6.4 Only Cardmembers who have enrolled into their respective airlines' frequent flyer programme (such as KrisFlyer, Asia Miles and BIG Points) can effect mile transfers.

Conversion Rate	DBS Points	Miles
KrisFlyer Miles	5,000	10,000
Asia Miles	5,000	10,000
BIG Points	500	1,500

6.5 Each mile transferred by the Principal Cardmember to his designated airline's frequent flyer programme ("Transfer") must be to an account bearing his own name and subject to a minimum transfer of points stated by DBS.

6.6 Cardmembers understand and agree that the Transfer process will usually take approximately 10 working days. No refunds are allowed once the points have been successfully converted. No urgent requests or cancellations will be entertained. Notwithstanding anything stated herein, DBS shall not be liable for any delay in the Transfer process for any reason whatsoever (including without limitation, delay due to incorrect information in the system or due to system constraints and errors).

6.7 The Principal Cardmember is advised to call the relevant individual airline for an update of converted/accumulated miles.

6.8 DBS shall not be responsible for any fraud or unsuccessful transfer. In the latter case, the Cardmember's DBS Points shall be reinstated to his Card Account, as appropriate.

6.9 DBS shall not be responsible for the Cardmember's miles which have been successfully transferred or for the actions or failure of any participating airline in connection with its own frequent flyer programme.

6.10 The airlines that are participating in this FFP are subject to change without prior notice to Cardmembers.



7. KrisFlyer Miles Auto Conversion Programme

- 7.1 If the Principal Cardmember participates in the KrisFlyer Miles Auto Conversion Programme, the provisions of this clause 7 shall apply.
- 7.2 Participation in the KrisFlyer Auto Conversion Programme is subject to the terms and conditions of the Singapore Airlines' KrisFlyer Programme.
- 7.3 Principal Cardmembers who hold a valid DBS Insignia Card, DBS Black Treasures Elite Card or DBS Altitude Card may participate in the KrisFlyer Auto Conversion Programme, and must be successfully enrolled in the KrisFlyer Miles Auto Conversion Programme with DBS. DBS shall have the sole discretion to determine which Cardmembers are eligible to participate in this programme. Enrolment request will be processed by DBS within 14 working days. Cardmembers will receive the successful enrolment results via email to his/her registered email address with DBS. Cardmembers will have to resubmit their enrolment if the enrolment status is unsuccessful. There will not be any notification sent for Cardmembers who are not eligible for KrisFlyer Auto Conversion Programme.
- 7.4 KrisFlyer mile conversion must be made to a valid KrisFlyer account bearing the Principal Cardmember's own name and not to any other third party's KrisFlyer account.
- 7.5 A participation fee of S\$42.80 (inclusive of GST) per annum (or such amount as may be specified by DBS from time to time) shall apply for each successful enrolment, unless otherwise stated. DBS shall by default select one of the Cardmembers' card(s) to charge the participation fee in the following order of priority, based on the lowest cardnumber first: (a) DBS American Express card; (b) DBS Visa card; or (c) DBS MasterCard card.
- 7.6 KrisFlyer Miles Auto Conversion will be effected at the end of every quarter (i.e. January, April, July and October), by the 10th day, where all of Principal Cardmember's available DBS Points will be converted at every 500 DBS Points to 1,000 KrisFlyer miles or such as DBS may specify from time to time.
- 7.7 Cardmembers understand and agree that the points conversion process will usually take approximately 10 working days for transfers to KrisFlyer. No urgent requests or cancellations will be entertained. Notwithstanding anything stated herein, DBS shall not be liable for any delay in the conversion process for any reason whatsoever (including without limitation, delay due to incorrect information in the system or due to system constraints and errors).
- 7.8 The Principal Cardmember will receive an email notification on the successful auto conversion of DBS Points to KrisFlyer miles. The Cardmember may contact KrisFlyer for an update of converted/accumulated miles.
- 7.9 Principal Cardmembers under KrisFlyer Auto Conversion Programme may continue any miles redemption under FFP using DBS Points to his/her designated airline's programme and will not be subjected to an administrative fee of S\$26.75 (inclusive of GST). Cardmembers may also continue to perform any other DBS Points redemption via any available channels.
- 7.10 Cardmembers may choose to withdraw from the Programme at any time subject to the terms and conditions as may be imposed by DBS from time to time on the withdrawal form.
- 7.11 DBS shall not be responsible for any fraudulent or unsuccessful conversion of points to KrisFlyer miles. In the latter case, the Cardmember's DBS Points shall be reinstated to his Card Account, as appropriate.



7.12 DBS shall not be responsible for the Cardmember's miles which have been successfully transferred or for the actions or failure of any participating airline in connection with its own frequent flyer programme.

8. General

8.1 DBS Points and Redemption Vouchers have no monetary value and cannot be exchanged for cash.

8.2 DBS shall be entitled to treat all instructions, whether oral or in writing, relating to DBS Points or the use or redemption of DBS Points given or purported to be given to DBS by the Principal Cardmember (to whom the DBS Points were awarded) as the instructions of such Principal Cardmember, and to act in accordance with such instructions.

8.3 DBS shall have the absolute discretion to disclose information regarding the Cardmember and his Card Account to any third party for the purpose of this Programme. By participating in the Programme, 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 Programme, and 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.

8.4 DBS' decision on all matters and disputes concerning the DBS Points Redemption Programme shall be final and binding on the Cardmember. In the event of any disputes, DBS reserves the right to debit the appropriate sum/DBS Points from the Cardmember's Card account, without prior notice to the Cardmember.

8.5 DBS shall have the absolute discretion to use agents, contractors or correspondents to administer and/or implement the DBS Points Redemption Programme and DBS shall not be liable to any person for any act, omission or neglect on the part of such agents, contractors or correspondents.

8.6 The use and/or conversion of DBS Points may be subject to further terms and conditions or restrictions and DBS may, at its sole discretion and without prior notice, modify, suspend or terminate the Programme, and/or modify these terms and conditions in such manner as DBS considers fit.

8.7 DBS may notify the Cardmember of any such change(s) in the Terms and Conditions by publishing such changes in the Card Account statements to be sent to Cardmembers, posting such changes on the DBS website, or by such other means of communication as DBS may determine in its absolute discretion. Where the Cardmember or any of his/her Supplementary Cardmember(s) continues to use his/her Card after such notification, then the Cardmember and his/her Supplementary Cardmember(s) shall be deemed to have agreed with and accepted such change(s).

8.8 A person who is not an eligible participant of the DBS Points Redemption Programme may not enforce any of these terms under The Contracts (Rights of Third Parties) Act 2001 and notwithstanding any term herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.

8.9 All capitalised words and expressions in these Terms and Conditions shall, unless otherwise defined herein, have the same meanings as defined in the DBS Card Agreement.

8.10 These Terms and Conditions is subject to Singapore law and you hereby submit to the non-exclusive jurisdiction of the courts of Singapore.



8.11 The Programme catalogue is valid till 30 June 2018. All Redemption Vouchers issued under the Programme must be fully utilised no later than 30 September 2018 unless otherwise stated.