

DBS Vantage Visa Infinite Card Promotions & Programmes

Terms and Conditions Governing the DBS Vantage Visa Infinite Card Promotions and Programmes (“Vantage Card Promotions & Programmes”)

General Terms and Conditions

1. DBS Vantage Visa Infinite Card benefits or privileges are applicable to DBS Vantage Cardmembers (“**Cardmembers**”) only unless otherwise stated.
2. Full payment must be charged to a DBS Vantage Visa Infinite Card (“**Card**”) unless otherwise stated.
3. DBS reserves the right at any time and at its sole discretion to vary these Terms and Conditions or suspend or terminate the Vantage Card Promotions & Programmes without any notice or liability to any Cardmember, and all Cardmembers shall be bound by these amendments.
4. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Card, these Terms and Conditions shall prevail.
5. 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 Card Promotions & Programmes and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on <http://www.dbs.com/privacy>.
6. DBS’ decision on all matters relating to the Vantage Card Promotions & Programmes shall be final. No correspondence or claims will be entertained.
7. DBS Rewards Programme Terms and Conditions apply. A copy of which can be found on http://www.dbs.com.sg/iwov-resources/pdf/cards/rewards_programme_tnc.pdf.
8. DBS shall have the absolute discretion to postpone the awarding of DBS Points for a reasonable period in the event of unforeseen circumstances, including but not limited to any delay arising from system issues.
9. For purposes of calculating the DBS Points which Cardmembers are entitled to, spending by both Principal and Supplementary Cardmembers will be consolidated under the Principal Card Account.
10. Any DBS Points awarded by DBS in respect of Refunded Transactions will be deducted from the Card Account accordingly.

Up to 2.2 miles or 2.2% cashback per S\$1 spend

11. Miles / Cashback will be awarded in the form of DBS Points, based on the amount of retail transaction(s) charged, rounded down to the nearest number.
12. DBS Points earned on this Card can be converted at a rate of:
 - i. 1 DBS Point to 2 miles; or
 - ii. 1 DBS Point to S\$0.02 cashback.

13. Cardmembers will earn DBS Points for retail spend on Card as follows:

	DBS Points	If your choice of reward = Miles	If your choice of reward = Cashback
Local spend	3.75 DBS Points for every S\$5 local spend	Equivalent to 1.5 miles for every S\$1 local spend	Equivalent to 1.5% cashback for every S\$1 local spend
Overseas spend	5.5 DBS Points for every S\$5 overseas spend	Equivalent to 2.2 miles for every S\$1 overseas spend	Equivalent to 2.2% cashback for every S\$1 overseas spend

14. DBS Points earned and awarded to the Card can also be used for the redemption of rewards and benefits under the [DBS Rewards Redemption Programme](#) regardless of Cardmembers' choice of reward.

15. **Local spend** is identified as card transaction(s) posted in Singapore dollars.

16. **Overseas spend** is identified as card transaction(s) posted in foreign currencies.

Miles

17. Cardmembers will be auto enrolled to Miles upon creation of Card Account. Miles will be awarded in the form of DBS Points (which can be converted at a rate of 1 DBS Point to 2 miles).

18. 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 36 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 DBS Points will expire and be reduced to zero.

19. DBS Points earned in each successive year will expire 3 years from the earned date. For the avoidance of doubt, DBS Points that have expired cannot be used under the [DBS Rewards 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 Rewards Redemption Programme](#).

20. Each conversion of DBS Points to miles by Cardmember to his/her designated airline's programme will be subject to an administrative fee of S\$27 (inclusive of GST) which will be charged to the Card. The conversion process will take approximately 1 to 2 weeks.

Cashback

21. For Cardmembers who switch from Miles to Cashback as their choice of reward, all the DBS Points earned and awarded to the Card will be converted to cashback on the 1st working day of the next calendar month and awarded to the Principal Card Account (that is of good standing) on the 3rd working day of the next calendar month.

22. Conversion of DBS Points to cashback will only happen if the Principal Cardmember has sufficient DBS Points in the Card.
23. No instruction by the Cardmember regarding the conversion of DBS Points to cashback can be reversed or cancelled.
24. Cashback will not be awarded to a Cardmember whose Card Account is delinquent, voluntarily, or involuntarily closed, terminated, or suspended for any reasons whatsoever before the cashback is awarded into the Card Account.
25. Cashback awarded will be reflected in the monthly Card Account statement. Cashback will automatically be applied to pay part of the billed amount for that statement month.

Switch of Reward

26. The switching of rewards functionality is only available on DBS digibank app for Principal Cardmember. To make the switch, you will first need to download the DBS digibank app from App Store, Google Play or AppGallery then sign in using your DBS digibank account.
27. The switch of reward is limited to once a calendar month. Cardmembers can only make another switch on the next calendar month if they have made a switch this calendar month.

Annual Fee and 12,500 Bonus DBS Points

28. The annual fee of S\$599.50 (Inclusive of GST) will be charged to the Principal Card Account from the first year and for every year thereafter. The annual fee is strictly non-waivable for the first year. In subsequent years, the annual fee will automatically be waived with a minimum of S\$60,000 worth of retail spend in the preceding Card Year. Supplementary Card spend will be included in the calculation of Principal's Card retail spend.
29. The annual fee for the following year will automatically be waived with a minimum of S\$60,000 worth of retail spend per Card Year. For the purposes of these Terms and Conditions, "**Card Year**" means the 12-month period starting from the date the Card application was approved by DBS. Principal cardmembers who enjoy the annual fee waiver will not be eligible for the 12,500 DBS Points.
30. Principal Cardmembers are eligible to receive 12,500 DBS Points on the first year and upon renewal of annual membership. The 12,500 DBS Points will be credited to the Principal Card Account the next working day when the annual fee of S\$599.50 (Inclusive of GST) is charged.
31. If the annual fee is subsequently waived for any reason, the 12,500 DBS Points credited will be reversed upon annual fee waiver. If DBS is unable to perform the reversal of DBS Points for any reason, including but not limited to, insufficient balance of DBS Points in the Principal Card account, DBS reserves the right to charge an equivalent cash amount (that is, S\$0.0388 per DBS Point or any other prevailing rate as DBS deems fit) to the Principal Card account to make up for the shortfall in DBS Points, recover any shortfall in DBS Points from any Card Account of the Cardmember and/or take such necessary action as DBS deems fit to protect its interests and/or mitigate losses. Such fees and charges may be subject to change at DBS' sole discretion from time to time.

Complimentary digital Accor Plus Explorer membership

32. Each Principal Cardmember is entitled to 12-month Accor Plus Explorer membership per Card Year. The Accor Plus Explorer membership includes 1 Stay Plus complimentary night stay, and other dining and lifestyle member benefits.
33. Each Principal Cardmember must register for his/her complimentary digital Accor Plus Explorer membership [here](#) (“**Eligible Cardmember**”). Eligible Cardmember will receive a welcome email from Accor Plus within 3 working days upon successful registration.
34. The physical welcome pack from Accor Plus will be mailed to the Eligible Cardmember’s address that was registered with Accor Plus within 10 to 15 working days.
35. The full list of participating Accor properties across Asia Pacific can be found at accorplus.com/sg.
36. All Accor Plus member benefits, including 1 Stay Plus complimentary night, will be valid per Card Year. None of the member benefits will be retroactively accrued.
37. Standard terms and conditions governing the use of Accor Plus Explorer Membership apply. Please visit [Membership Terms and Conditions](#) for more information.
38. Accor Plus stay and dining benefit is not available at selected properties. Please visit [Stay Exceptions](#) and [Dining Exceptions](#) to find out more.
39. For any Accor Plus membership enquiries, please contact Accor Plus Member Services via the [Member Help Centre](#).

Complimentary digital Priority Pass™ membership

40. Complimentary digital Priority Pass™ membership is only applicable to Principal Cardmembers.
41. Each Principal Cardmember must apply for his/her digital Priority Pass™ membership at <https://www.prioritypass.com/vantagecard>.
42. The full list of participating airport lounges can be found at <http://www.prioritypass.com/en/airport-lounges>.
43. The digital Priority Pass™ membership card must be presented at the lounges for entry.
44. Each Principal Cardmember is limited to 10 complimentary lounge visits per Card Year, comprising of either:
 - i. separate member visits; or
 - ii. concurrent member & guest visit.
45. A fee of US\$32 per person per visit will be charged to each Principal Cardmember’s Card for additional visits in excess of the 10 complimentary lounge visits within a Card Year.

46. This offer is not to be used in conjunction with other promotions.
47. Standard terms and conditions governing the use of Priority Pass Membership apply. Please visit <http://www.prioritypass.com/en/conditions-of-use> for more information.