

Terms and Conditions for DBS Altitude Card – Up to 38,000 Miles Sign-Up Promotion (“Promotion”)

1. The Promotion is valid from 1 Sep 2025 till 30 Nov 2025 (“**Promotion Period**”).
2. The Promotion is applicable to customers who are currently not holding on to any Principal DBS/POSB Credit Card and have not cancelled any Principal DBS/POSB Credit Card within the last 12 months (“**Eligible Customers**”).
3. To qualify for the Promotion, Eligible Customers must fulfil the following qualifying criteria to receive the respective miles indicated in the table below (“**Welcome Gift**”):
 - a. Apply for an eligible Principal DBS/POSB Credit Card (“**Eligible Card**”):
 - DBS Altitude American Express® Card
 - DBS Altitude Visa Signature Card
 - b. Have the Eligible Card applied within the Promotion Period and approved by 14 Dec 2025;
 - c. Enter the respective promo code of choice of offer in the application;
 - d. Charge a minimum spend of S\$800 to the approved Eligible Card within 60 days from the date of card approval (“**Qualifying Spend**”) and;
 - e. Have a valid DBS PayLah! account by the end of the Qualifying Spend period.

| Promo Code | ALTP38 | ALTPW28 |
|---|--|--|
| How to earn | | |
| Sign-up Miles | 25,000 miles | 25,000 miles |
| Have a valid DBS PayLah! account by the end of the Qualifying Spend period | Earn additional 3,000 miles | Earn additional 3,000 miles |
| Bonus Miles for Annual Fee | 10,000 miles With payment of first-year card annual fee of S\$196.20 (inclusive of GST) | N/A First-year annual fee waived |
| Total | 38,000 miles | 28,000 miles |

4. If the Eligible Customers have fulfilled all the criteria under Clause 3, the Welcome Gift (38,000 miles with payment of first-year annual fee or 28,000 miles with first-year annual fee waived) will be credited to the Card Account within 3 to 5 months from meeting the minimum Qualifying Spend. Eligible Customers who meet all other eligibility conditions and do not have a valid DBS PayLah! account by end of the Qualifying Spend period will receive 35,000 miles with payment of the first-year annual fee or 25,000 miles with first-year annual fee waived. Customers who fail to meet the Qualifying Spend but have a valid DBS PayLah! account by end of the Qualifying Spend period will not qualify for the 3,000 miles for a valid DBS PayLah! account. These customers are collectively known as **Eligible Cardmembers**.

5. Miles will be awarded in the form of DBS Points. DBS Points earned on this Card can be converted at a rate of 1 DBS Point to 2 miles.

6. Each Eligible Cardmember is limited to 1 Welcome Gift during the Promotion Period regardless of the number of Credit Cards applied or approved during the same period. Eligible Cardmember will not be eligible for any other DBS/POSB Card sign-up promotions or in combination with any other promotions.

7. 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. any top-ups or payment of funds to payment service providers, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Transit Link, Razer Pay, ShopeePay, Singtel Dash, Amaze);
 - e. any transactions related to crypto currencies;
 - f. any payment made with the following Merchant Category Codes ("MCC"):

| MCC | Description |
|------|--|
| 0763 | Agricultural Co-operatives |
| 4784 | Toll and Bridge Fees |
| 4829 | Money Transfer |
| 4900 | Utilities – Electric, Gas, Water, Sanitary |
| 6010 | Financial Institutions – Manual Cash Disbursements |
| 6011 | Financial Institutions – Automated Cash Disbursements |
| 6012 | Financial Institutions – Merchandise, Services and Debt Repayment |
| 6051 | Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets, Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment |
| 6211 | Security Brokers/Dealers |
| 6300 | Insurance Sales, Underwriting, and Premiums |
| 6381 | Insurance Premiums |
| 6399 | Insurance, Not Elsewhere Classified |
| 6540 | Non-Financial Institutions – Stored Value Card Purchase/Load |
| 7261 | Funeral Service and Crematories |
| 7276 | Tax Preparation Service |
| 7311 | Advertising Services |
| 7322 | Collection Agencies |
| 7339 | Stenographic and Secretarial Support |
| 7372 | Computer Programming, Data Processing, and Integrated Systems Design Services |
| 7375 | Information Retrieval Services |
| 7393 | Detective Agencies, Protective Services and Security Services Including Armored Cars and Guard Dogs |
| 7399 | Business Services (Not Elsewhere Classified) |
| 7523 | Parking Lots, Parking Meters and Garages |
| 7995 | Betting including Lottery Tickets, Casino Gaming Chips, Off-track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value |
| 8062 | Hospitals |
| 8111 | Legal Services and Attorneys |

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|------|---|
| 8211 | Elementary and Secondary Schools |
| 8220 | Colleges, Universities, Professional Schools, and Junior Colleges |
| 8241 | Correspondence Schools |
| 8244 | Business and Secretarial Schools |
| 8249 | Vocational Schools and Trade Schools |
| 8299 | Schools and Educational Services (Not Elsewhere Classified) |
| 8398 | Charitable and Social Service Organizations |
| 8661 | Religious Organizations |
| 8911 | Architectural, Engineering, and Surveying Services |
| 8931 | Accounting, Auditing, and Bookkeeping Services |
| 8999 | Professional Services (Not Elsewhere Defined) |
| 9211 | Court Costs, Including Alimony and Child Support |
| 9222 | Fines |
| 9223 | Bail and Bond Payments |
| 9311 | Tax Payments |
| 9399 | Government Services (Not Elsewhere Classified) |
| 9402 | Postal Services – Government Only |
| 9405 | Intra-Government Purchases – Government Only |

g. any transactions matching the terms below:

- 123bitcoin.dk:7310
- AMAZE*
- AXS
- AXS-MP3*
- AXS ONLINE GOVT*
- AXS PAYMENT *
- AXS PTE LTD*
- PAYMENT AT AXS
- BAGUS*
- BetterCoins.dk
- BITCOINGAINTS
- BITCOINTRADE
- bitit.io
- Bitpanda
- bitstamp.net
- Bittylicious
- Buycoin
- BUYSOMEBTCOINS
- CANTINE*
- CASADELACRYPTO.COM
- CFSCFSBITCOINROMANIA
- COINBASE
- CoinCorner
- Coinify
- Coinmama
- COINSTEC.COM
- CRVCOINBASE
- CRYPT05
- CRYPTOCAPITALS
- CRYPTOSHOP.COM
- easycoin.cz
- EZLINK
- EZLINK*
- EZ-LINK
- EZ-LINK*
- FLASHPAY ATU
- GPN_quicbit.eu
- indacoin.com102Z
- INDACOIN_CODE:107Z
- INSTANT BITCOIN
- IPAYMY
- IPLMILESLIFE.COM
- KASHM I
- KJC COINS AUSTRALIA PT
- KOPITIAM*
- MATCHMOVE PAY
- MB MONEYBOOKERS.COM
- OANDAASIAPA
- OANDA ASIA PAC
- ORANGEVIN.COM
- PAYPAL AXS PTE LTD
- PAYPAL BIZCONSULTA
- PAYPAL OANDAASIAPA
- PAYPAL CAPITALROYA
- PAYPAL CMD BITCOIN
- PAYPAL COINJOLT
- PAYPAL WMCCOIN
- PAYPAL XCOINS
- PAYEER.COM
- RAZERPAY*
- SAM
- SAM –
- SAM *
- SAM - *
- SEDAP*
- SAXO CAP MKTS PTS LTD
- SINGTEL DASH
- SKRSKRILL.COM
- SMOOVPAY (EC)
- SMOOV PTE LTD
- SERIESCOIN
- SHOPEEPAY*
- SIMPLEX_BITSTAMP
- Simplex_Bittylicious
- Simplex_Paybis
- Simplex_Xapo
- SIMPLEX_Xcoins
- spectrocoin.com
- TRANSIT
- TRANSIT3
- TRANSIT 3*
- TOROPTION
- VIPCOINS.COM
- WWW.IGMARKETS.COM.SG
- wwwcointedcom
- Xcoins
- XTRADE

- CRYPTOEU.COM
- PSPcoinsbank.com
- ZEUS-CRYPTO.COM
- Cryptopaywww.cryptopay

* Transactions beginning with these terms are included in exclusions e.g. AMAZE* will include AMAZE.com.

- h. any other transactions determined by DBS from time to time.
8. A merchant's registered MCC may not always correspond with its nature of business and may vary among card networks. The MCCs are assigned by the merchant's acquiring bank and DBS does not determine the merchants' MCC. DBS shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.
 9. For Eligible Cardmembers who have opted for the Bonus Miles for Annual Fee, the annual fee of S\$196.20 (inclusive of GST) will be posted to the Card Account within 3 to 5 months from meeting the minimum Qualifying Spend, given that the Eligible Cardmember has fulfilled all the criteria under Clause 3 (except the requirement on PayLah! account). The Bonus Miles for Annual Fee will be credited to the Card Account when the annual fee is charged. If the annual fee is automatically or subsequently waived, 5,000 DBS Points given will be reversed upon the 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 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.
 10. In the event that the Eligible Cardmember's Card Account is closed or suspended and not in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout the Promotion Period and at the time when the Welcome Gift is being credited, DBS reserves the right to forfeit the Welcome Gift.
 11. For avoidance of doubt, Supplementary Cardmembers are not eligible to participate in the Promotion. However, spend made on Supplementary Card can be considered towards Qualifying Spend of Principal Cardmember's.
 12. 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.
 13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
 14. DBS will not account for any failure or delay in posting of sales transactions which may result in any customer being omitted from enjoying the benefits of this Promotion.
 15. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.
 16. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
 17. 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 <https://www.dbs.com/privacy>.