Things to know when you apply for credit card:

How credit card interest rate is calculated: DBS altitude has a generous 20% Annual Percentage Rate(APR), Periodic Interest Rate is 0.0548% after dividing APR by 365. So if you have a balance of $1000 due and you don’t pay it by the end of each month, you will be accumulating $12.33 each day. Click here to find out more.

Things to note before getting a credit card <https://www.nerdwallet.com/blog/11-credit-card/>

Paying credit card bills with iBanking:

Select Card Account > Pay Card > Debiting Account > Confirm Amount > Immediate > Submit!

<http://www.dbs.com.sg/personal/support/card-payment-pay-credit-card-bills.html>

DBS protects you from fraudsters

In the case of a fraudulent use of your credit card, DBS protects you from rogue merchant who refuse to provide you a refund by reversing the charge from your account to the merchant.

<https://www.forbes.com/sites/moneybuilder/2013/06/11/credit-card-basics-everything-you-should-know/2/#5042599a177f>

After credit card:

Your Priority Pass

Lounge access used to be something reserved for premium cabin flyers, but with DBS Altitude Visa card, the equation is now changing.

<http://milelion.com/2016/05/16/primer-credit-card-lounge-access/>

Jetting of with Altitude Travel Destinations:

Some of our specially curated packages includes Morocco, Bali and Mauritius.

<http://www.dbs.com.sg/personal/promotion/dbs-altitude-travel>

Supplementary cards: Extend the suite of DBS benefits and privileges to your loved ones with DBS Supplementary Cards. https://www.dbs.com.sg/personal/cards/card-services/supplementary-cards

DBS black card:

5% Cashback only on specific store:

Be sure to check out the list of participating retailers to receive 5% cashback.

Cashback limits:

DBS Black Card has a cashback limit of $70. Sign up for more DBS credit cards to maximise the reward of your expenses every month

(If you are a women, link to DBS woman’s card)

Manage Recurring Bill payment:

Lighten your workload with DBS Recurring Bill Payment, it’s a breeze to manage your bills when you consolidate your bills to your DBS Credit Card.

http://www.dbs.com.sg/personal/cards/card-services/dbs-recurring-bill-payment

DBS woman’s card:

E-commerce privilege

Enjoy your e-commerce privilege with our top picks of e-commerce sites such as Qoo10, Carousell, Lazada and many more.

https://www.techinasia.com/14-popular-ecommerce-sites-singapore

DBS NUS Alumni card:

Keep in Touch with NUS:

Attend activities and events as NUS Alumni and share the privileges of DBS NUS card with fellow NUS students

Safra DBS Card:

Save on fuel:

Safra DBS card includes 14% discount at Caltex petrol kiosk.

Left with **POSB Everyday Card**

# **DBS Live Fresh Card**

http://www.dbs.com.sg/iwov-resources/pdf/cards/credit-cards/live-fresh-dbs-visa-paywave-platinum-card/ezreload-faq.pdf