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DBS Rewards 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 yuu 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; and
 - 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 and/or suspended 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 spend 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 cards:
- a) DBS Altitude Cardmembers earn 5.5 DBS Points for every S\$5 equivalent in overseas spend and 3.25 DBS Points for every S\$5 local spend.
 - b) DBS Insignia Cardmembers earn 5 DBS Points for every S\$5 equivalent in overseas spend and 4 DBS Points for every S\$5 local spend.

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- c) DBS Treasures Black Elite Cardmembers earn 6 DBS Points for every S\$5 equivalent in overseas spend and 3 DBS Points for every S\$5 local spend.
- d) DBS Vantage Cardmembers earn 5.5 DBS Points for every S\$5 equivalent in overseas spend and 3.75 DBS Points for every S\$5 local spend.
- e) DBS Woman's Platinum Cardmembers earn 5 DBS Points for every S\$5 online spend, capped at S\$1,000 spend on online spend per calendar month.
- f) DBS Woman's World Cardmembers earn 10 DBS Points for every S\$5 online spend, capped at S\$1,000 spend on online spend per calendar month, and 3 DBS Points for every S\$5 equivalent in overseas spend.
- g) DBS Chromo Cardmembers earn 3.25 DBS Points for every S\$5 local spend.

2.4 Individual product Terms & Conditions apply and should be read in conjunction with the DBS Rewards Terms & Conditions

2.5 Local spend is identified as card transactions charged in Singapore Dollars.

2.6 Overseas spend is identified as card transactions charged in foreign currencies.

2.7 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**").

2.8 DBS Points will not be awarded for:

- a) Payments made with the following Merchant Category Codes ("**MCC**") listed in Table 1;
- b) Transactions matching the terms listed in Table 2;
- c) Posted 0% Interest Instalment Payment Plan monthly transactions;
- d) Posted My Preferred Payment Plan monthly transactions;
- e) Interest, finance charges, cash advances, cash withdrawal, balance transfer, smart cash, AXS payments, SAM online bill payments, bill payments via internet banking, and all fees charged by DBS; and
- f) Any other transactions determined by DBS from time to time.

Table 1

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water, Sanitary
6010	Financial Institutions – Manual Cash Disbursements
5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies [#]
5199	Non-Durable Goods – Not Elsewhere Classified [#]

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5960	Direct Marketing – Insurance Services [#]
5993	Cigar Stores and Stands [#]
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment
6050	Quasi Cash – Financial institutions, Merchandise, Services [#]
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat 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
6513	Real Estate Agents and Managers – Rentals [#]
6529	Quasi Cash – Remote Stored Value Load – Financial Institute [#]
6530	Quasi Cash – Remote Stored Value Load – Merchant [#]
6534	Quasi Cash – Money Transfer – Member Financial Institution [#]
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7523	Parking Lots, Parking Meters and Garages
7349	Cleaning and Maintenance, Janitorial Services [#]
7511	Quasi Cash – Truck Stop Transactions [#]
7995	Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools

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8249	Vocational Schools and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Non-profit Organisations
8651	Political Organisations [#]
8661	Religious Organisations
8699	Membership Organizations – Not Elsewhere Classified [#]
8999	Professional Services (Not Elsewhere Classified) [#]
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

Table 2

AMAZE*	AXS**	AXS BizPay*
AXS PTE LTD*	BAGUS*	CANTINE*
EZLINK*	EZ-LINK*	PAYPAL *AXS PTE LTD*
RAZERPAY*	SAM -*	SAM PAYMENTS*
SEDAP*	SGEBIZ*	SHOPEEPAY*
SINGAPORE E-BUSINESS*	SINGTEL DASH*	SMOOVPAY**
TRANSIT 3*	YOUTRIP*	

[#]With effect from 1 December 2025.

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

- 2.9 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.
- 2.10 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 remediate 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), DBS is entitled to cancel and/or debit such amount of DBS Points as it may deem fit from any Card Account of the Cardmember, and to recover any shortfall in DBS Points from any Card Account of the Cardmember (including by debiting or imposing a fee payable by the Cardmember based on the point to dollar conversion rate of S\$0.03 per DBS Point or such other conversion rate as DBS may deem fit) and/or take such corrective action as DBS requires to protect its interests and/or mitigate its losses. Furthermore, the Cardmember agrees that he/she shall not dispute any action that DBS takes as it deems fit or necessary, where the original basis for the awarding of DBS Points to a particular Card Account is no longer true and/or accurate, for example, where a particular charge or transaction has been reversed.
- 2.11 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.
- 2.12 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, unless otherwise specified. For DBS Vantage Card, points earned in each successive year will expire three (3) years from the earned date. For DBS Altitude Card, DBS Chromo Card, DBS Insignia Card and DBS Treasures Black Elite American Express® Card, DBS Points will have no expiry. For the avoidance of doubt, DBS 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.
- 2.13 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 DBS' own online or app-based platforms, or 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) Make an instant redemption of DBS Points at participating merchant outlets by presenting their credit card at the point of sale, and to instantly offset the redemption value against their purchases at the point of sale;



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- d) Make an instant redemption of DBS Points via DBS PayLah! and offset the redemption value against their retail purchases on their credit card or PayLah! transactions;
- e) Make a redemption of cash credit via DBS Rewards Site or DBS PayLah! and offset the against the outstanding balance of the selected credit card;
- f) Make an instant redemption of DBS Points for DBS Rewards Flexi eVoucher ("Flexi eVoucher") via DBS PayLah! and offset the redemption value against their purchases at merchants with a valid NETS QR code.
- g) 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;
- h) Make a monetary donation and/or contribution towards fund-raising efforts of, and/or for charitable purposes to, registered charities or institutions of a public character approved by the Commissioner of Charities under the Charities Act, and as DBS deems fit in its sole discretion from time to time (provided always that the Principal Cardmember acknowledges that only Singaporean citizens and Singaporean Permanent Residents may have the benefit of tax deductible submissions on their behalf for charitable donations, and any changes shall be subject to the prevailing practices of tax authorities);
- i) 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
- j) 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.

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- 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 or Flexi eVoucher shall constitute a purchase of goods or services by the person using the Redemption Voucher or Flexi eVoucher 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 or Flexi eVoucher 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 and his/her DBS Credit Card at the relevant participating merchant(s). A Supplementary Cardmember may redeem the Reward provided the Redemption 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

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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.

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.

- 4.10 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. Use of Electronic Vouchers ("e-Voucher")

- 5.1 If the Principal Cardmember makes an e-Voucher redemption, the provisions of Clause 5 shall apply.
- 5.2 If the Principal Cardmember has successfully made an e-Voucher redemption, the e-Voucher code(s) will be delivered via SMS to his/her registered mobile number with DBS or through such other mode as DBS deems fit.
- 5.3 All other conditions for reward redemption above are applicable to e-Vouchers.

6. Pay with DBS Points for Your Online Purchases

- 6.1 If the Principal Cardmember participates in DBS Points redemption online at participating merchants' or DBS' online platforms, the provisions of Clause 6 shall apply.
- 6.2 To redeem, Principal Cardmember must choose "Pay with DBS Points" option on participating merchant's or DBS' online platform and login using DBS iBanking login credentials.
- 6.3 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 DBS Points, the amount (subject to GST) shall be paid with a DBS Credit Card.
- 6.4 Conversion rates and minimum redemption value may vary across participating merchants from time to time at any time at DBS sole and absolute discretion without prior notice.
- 6.5 Successful redemptions of DBS Points by Cardmembers on participating merchants' or DBS' online platforms are not refundable, not reversible nor exchangeable for cash.
- 6.6 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.

7. Offset via DBS PayLah!

- 7.1 If the Principal Cardmember makes a redemption of DBS Points via DBS PayLah!, the provisions of Clause 7 shall apply.
- 7.2 Principal Cardmembers may make a redemption of DBS Points via DBS PayLah! by clicking on “Rewards” tab and choosing “Offset Spending”, to offset any retail purchases made on their points earning card or PayLah! transactions posted within 21 days of spend. Points earning card exclude DBS American Express® Card. PayLah! Transactions include QR Payments (NETS & Fave) and PayLah! Online purchases, Express checkouts, and merchant purchases. All PayLah QR, PayNow (Mobile, UEN, VPA) payments are excluded.
- 7.3 Redemption of DBS Points via DBS PayLah! can made to offset retail purchases completely or partially, at the conversion rate of 1 DBS Point to S\$0.01 with a minimum redemption value of S\$1.00, unless otherwise stated. Conversion rates and minimum redemption value may vary from time to time at any time at DBS sole and absolute discretion without prior notice.
- 7.4 Successful redemption for credit card transactions will be reflected as statement credits within 3 working days and will be shown in the following month’s credit card statement.
- 7.5 Successful redemption for PayLah! transactions will be credited into PayLah! wallet within 3 working days and will be shown in the transaction history in DBS PayLah!.
- 7.6 Once DBS Points have been successfully redeemed via DBS PayLah!, DBS Points are not refundable, nor reversible, or for exchange of any other Reward.

8. Cash Credits redemption

- 8.1 If the Principal Cardmember makes a redemption of cash credits via DBS Rewards site or DBS PayLah!, the provisions of Clause 8 shall apply.
- 8.2 Once DBS Points have been successfully redeemed for cash credits, DBS Points are not refundable, nor reversible, or for exchange of any other Reward.

9. Pay with Points In-Store

- 9.1 If the Principal Cardmember makes a redemption of DBS Points for Pay with Points In-Store at participating merchant outlets, the provisions of Clause 9 shall apply.
- 9.2 Principal Cardmembers may make a redemption of DBS Points for Pay with Points In-Store at participating merchant outlets by presenting their DBS Credit Card at the point of purchase, to offset the redemption value against their purchases at the point of sale. Cardmembers may also choose to redeem their DBS Points in exchange for merchants’ Rewards Voucher, if the option is available at participating merchants, for future use.
- 9.3 DBS/POSB Loyalty Dollars belonging to the Principal Cardmember and/or other Cardmembers may not be combined for the purposes of Redemption.
- 9.4 Different types of DBS/POSB Loyalty Dollars awarded to Cardmember are not mutually exchangeable or transferable and cannot be used in substitution of each other for purposes of Redemption or any other purpose.

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- 9.5 Redemption of DBS Points for Pay with Points In-Store can be made at the conversion rate of 1 DBS Point to S\$0.01, and/or a minimum redemption value may apply, unless otherwise stated. Conversion rates and minimum redemption value may vary across participating merchants from time to time at any time at DBS sole and absolute discretion without prior notice.
- 9.6 Redemption of DBS Points for Pay with Points In-Store is only applicable for Principal Cardmembers with any DBS Credit Card (Visa or Mastercard) except DBS American Express® Credit Card. Principal Cardmembers must present his/her valid physical DBS Credit Card, which is in good standing, not closed, cancelled, or terminated by DBS, at point of redemption.
- 9.7 Redemption of DBS Points for Pay with Points In-Store is not available using DBS Credit Card stored on mobile payment through digital wallet services, such as Apple Pay, Android Pay or Samsung Pay.
- 9.8 If any remaining amount is payable by the Cardmember to the Merchant in connection with redemption of DBS Points for Pay with Points In-Store, the amount (subject to GST) shall be paid with a DBS Credit Card.
- 9.9 Redemption of DBS Points for Pay with Points In-Store for any tobacco related product, alcohol or vice-related product purchases are not allowed.
- 9.10 Once DBS Points have been successfully redeemed through Pay with Points In-Store, DBS Points are not refundable, nor exchangeable for cash, or for any other Reward.
- 9.11 Any dispute arising from or relating to any Redemption shall be settled between the Cardmember and Partner Merchant. DBS Bank shall not be liable for any claim arising from or relating to any Redemption.
- 9.12 DBS Bank shall not be responsible for any unauthorised Redemption or any other transaction involving DBS Points, howsoever arising (even if the Cardmember had informed DBS Bank that the Card had been lost or stolen).
- 9.13 DBS may, at its sole discretion and without prior notice, modify, suspend, or terminate the Programme, and/or supplement or modify these terms and conditions in such manner as DBS considers fit.

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

- 10.1 If the Principal Cardmember participates in the DBS Rewards Frequent Flyer Programme, the provisions of Clause 10 shall apply.
- 10.2 Participation in the FFP is subject to the terms and conditions of the individual airline's frequent flyer programme.
- 10.3 The Principal Cardmember must ensure that their DBS Credit Card Account is in good standing with DBS, not terminated and/or suspended in order to perform a miles conversion. Each miles conversion of DBS Points by the Cardmember to his/her designated airline's programme will be subjected to an administrative fee of S\$27.25 (inclusive of GST) and will be charged to a DBS Credit Card.
- 10.4 Only Cardmembers who have enrolled into their respective airlines' frequent flyer programme (such as KrisFlyer, Asia Miles and airasia points) can effect mile transfers.

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

- 10.5 Each mile transferred by the Principal Cardmember to his/her designated airline's frequent flyer programme ("**Transfer**") must be to an account bearing his/her own name and subject to a minimum transfer of points stated by DBS.
- 10.6 Cardmembers understand and agree that the transfer process will take up to 14 working days for first-time transfer. For subsequent transfers, it will take up to 10 working days for KrisFlyer miles, Asia Miles and Air Asia Points to process (including without limitation, accurate information in the system and/or no system errors). 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).
- 10.7 The Principal Cardmember is advised to call the relevant individual airline for an update of converted/accumulated miles.
- 10.8 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.
- 10.9 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.
- 10.10 The airlines that are participating in this FFP are subject to change without prior notice to Cardmembers.

11. KrisFlyer Miles Auto Conversion Programme

- 11.1 If the Principal Cardmember participates in the KrisFlyer Miles Auto Conversion Programme, the provisions of Clause 11 shall apply.
- 11.2 Participation in the KrisFlyer Auto Conversion Programme is subject to the terms and conditions of the Singapore Airlines' KrisFlyer Programme.
- 11.3 Principal Cardmembers who hold a valid DBS Altitude Card, DBS Insignia Card or DBS Black Treasures Elite 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 up to 24 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.
- 11.4 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.

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- 11.5 A participation fee of S\$43.60 (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.
- 11.6 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.
- 11.7 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).
- 11.8 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.
- 11.9 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\$27.25 (inclusive of GST). Cardmembers may also continue to perform any other DBS Points redemption via any available channels.
- 11.10 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.
- 11.11 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.
- 11.12 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.
- 12. DBS Rewards Points for Deals**
- 12.1 If the Principal Cardmember makes a redemption on DBS Rewards Points for Deals promotion item, the provisions of Clause 12 shall apply.
- 12.2 Each Cardmember may be subjected to a limited redemption quantity of DBS Rewards Points for Deals promotion item. The specific details regarding these limitations will be duly published within the terms and conditions of each respective promotion item, accessible on the DBS Rewards website (<https://rewards.dbs.com>).
- 12.3 If the Cardmember exceeds the redemption quantity allowed in respect of each DBS Rewards Points for Deals promotion item, DBS reserves the right to charge the Cardmember an excess redemption fee (in Singapore Dollars) (the "**Excess Redemption Fee**") for each count of excess redemption. The Excess Redemption Fee (in Singapore Dollars) will be determined by DBS and published on the promotion item terms & conditions on DBS Rewards website (<https://rewards.dbs.com>).

- 12.4 In the event of any excess redemption on DBS Rewards Points for Deals, DBS will notify the Cardmember the Excess Redemption Fee (in Singapore Dollars) that will be charged to the Cardmember's account. Such notifications may be communicated through direct mailer, e-mail, SMS, account notifications, or any other method deemed appropriate by DBS.

13 DBS Rewards Flexi eVoucher

- 13.1 If the Principal Cardmember makes a redemption on DBS Rewards Flexi eVoucher, the provisions of Clause 13 shall apply.
- 13.2 Redemption of DBS Rewards Flexi eVoucher can be made at the conversion rate of 1 DBS Point to S\$0.01, and/or a minimum redemption value may apply, unless otherwise stated. Conversion rates and minimum redemption value may vary from time to time at any time at DBS sole and absolute discretion without prior notice.
- 13.3 Principal Cardmembers may make a redemption of DBS Points for DBS Rewards Flexi eVoucher via DBS PayLah! under "Redeem/Top up eVoucher".
- 13.4 Principal Cardmembers can spend their DBS Rewards Flexi eVoucher via DBS PayLah! at merchants with a valid NETS QR code by clicking on the Flexi eVoucher dashboard and choosing "Scan to use eVoucher" to scan NETS QR codes for payment purchase.
- 13.5 If any remaining amount is payable by the Cardmember to the Merchant, the amount (subject to GST) shall be paid with a DBS Credit Card or DBS PayLah!.
- 13.6 Redemption of DBS Rewards Flexi eVoucher for any tobacco related product, alcohol or vice-related product purchases are not allowed.
- 13.7 Any dispute arising from or relating to any payment, quality or performance shall be settled between the Cardmember and Merchant. DBS Bank shall not be liable for any claim arising from or relating to any payment or whatsoever for the acts or default of the Merchant in respect of any defect or deficiency in the goods or services for which any DBS Rewards Flexi eVoucher is redeemed.
- 13.8 Once DBS Points have been successfully redeemed, DBS Points are not refundable, nor reversible, or for exchange of any other Reward.
- 13.9 Once DBS Rewards Flexi eVoucher has expired, no reinstatement of voucher or exchange of any other Reward will be allowed.
- 13.10 In the event of a communication error (including but not limited to payment timeout response) where:
- (a) a transaction initially appears unsuccessful or is reversed, but is later confirmed to have been successfully processed and constitutes a valid purchase of goods or service; or
 - (b) Redemption of DBS Rewards Flexi eVoucher by the Cardmember is successful but there are errors in the deduction of the equivalent DBS Points from the card account of the Principal Cardmember;

DBS reserves the right to do, amongst others, the following at its sole discretion and without further notice to Cardmember:

- adjust the appropriate value of the DBS Rewards Flexi eVoucher;

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- adjust the appropriate amount of DBS Points or benefits from the card account of the Principal Cardmember; and
- debit the appropriate amount from card account of the Principal Cardmember. DBS may, at its sole discretion and without prior notice, modify, suspend, or terminate the Programme, and/or supplement or modify these terms and conditions in such manner as DBS considers fit.

14. General

- 14.1 DBS Points and Redemption Vouchers have no monetary value and cannot be exchanged for cash.
- 14.2 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.
- 14.3 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.
- 14.4 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.
- 14.5 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.
- 14.6 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.
- 14.7 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).
- 14.8 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.
- 14.9 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.



Live more,
Bank less

- 14.10 These Terms and Conditions are subject to Singapore law and you hereby submit to the non-exclusive jurisdiction of the courts of Singapore.
- 14.11 The Programme catalogue is valid till 31 December 2026 unless otherwise stated. All Redemption Vouchers issued under the Programme must be fully utilised no later than 31 March 2027 unless otherwise stated.

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