Frequently Asked Questions ("FAQs") for the DBS Altitude Card – In-store Foreign Spend Promotion ("Promotion")

1. When is the Promotion happening?

The Promotion will run from 1 May to 30 June 2025 ("Promotion Period").

2. Who can participate in the Promotion?

The Promotion is only applicable to customers with a principal DBS Altitude Visa Signature Card and DBS Altitude American Express[®] Card ("**Eligible Cardmembers**").

Don't have a DBS Altitude Card ("**Card**") yet? Fret not! You can sign up <u>here</u> today.

- 3. Is the Promotion applicable for my Supplementary Cardmember(s)? Supplementary Cardmember(s) are not eligible to participate in the Promotion. However, spend made on your Supplementary Card(s) can be considered towards the Minimum Spend Requirement and In-Store Foreign Spend under this Promotion.
- 4. How do I qualify to participate in the Promotion? Is there a minimum spend requirement to earn the Bonus Miles on my In-store Foreign Spend?

To qualify for the Promotion, you must ("Qualified Cardmembers"):

- a) Be the first 10,000 Eligible Cardmembers to register for the Promotion via the DBS PayLah! app within each calendar month of the Promotion Period; and
- b) Meet the Minimum Spend Requirement of S\$2,000 from the date of registration of the registered month till the end of the same registered month during the Promotion Period.

5. How do I earn the Bonus Miles on my In-store Foreign Spend?

Just start charging to your Card to accumulate the Minimum Spend Requirement from the date of registration of the registered month. Each Qualified Cardmember is entitled to earn an additional 2.8 miles per S\$1 on the In-store Foreign Spend (awarded in the form of 7 DBS Points for every S\$5 spend) ("**Bonus Miles**") made from the date of registration till the end of the registered month within the Promotion Period.

6. What is considered as In-store Foreign Spend and will qualify for Bonus Miles?

"**In-store Foreign Spend**" refers to card transaction(s) made physically in-store, charged in Australian Dollar (AUD), Japanese Yen (JP¥), Malaysian Ringgit (MYR) or Thailand Baht (THB) to the Eligible Card overseas at point-of-sale locations within the Promotion Period. For excluded transactions, please refer to Clause 6 of the Terms and Conditions Governing the DBS Altitude Card – In-store Foreign Spend Promotion.

7. What transactions are considered under the Minimum Spend Requirement?

- Minimum Spend Requirement refers to retail transaction(s) charged to the Card, but excludes:
- a) posted 0% interest-free instalment plan monthly transactions ("IPP");
- b) posted My Preferred Payment instalment plan monthly transactions ("MP3");

c) interest, finance charges, cash advance, cash withdrawal, balance transfer, smart cash, AXS payments (except Pay+Earn), SAM online bill payments, bill payments via internet banking and all fees charged by DBS; and

- d) any transaction that is subsequently cancelled, voided, refunded, or reversed ("**Refunded Transactions**") for any reason.
- 8. Can I accumulate the Minimum Spend Requirement and/or In-store Foreign Spend across multiple DBS/POSB Cards?

No, only transactions made on your DBS Altitude Visa Signature Card or DBS Altitude American Express[®] Card will be considered towards the Minimum Spend Requirement and/or In-store Foreign Spend.

9. Can I accumulate the Minimum Spend Requirement across both months during the Promotion Period?

No, you are required to meet the Minimum Spend Requirement of S\$2,000 from the date of registration of the registered month till the end of the registered month during the Promotion Period.

- **10. Will the In-store Foreign Spend be considered as part of the Minimum Spend Requirement?** Yes, In-store Foreign Spend is considered as part of the Minimum Spend Requirement.
- **11. How is the Minimum Spend Requirement and In-store Foreign Spend computed?** The Minimum Spend Requirement and In-store Foreign Spend is computed based on the date that the transaction was charged to the Card Account.
- **12.** Do I need to register for the Promotion in both months to qualify for the entire Promotion Period? Yes, you will need to be one of the first 10,000 Eligible Cardmembers to register your interest within each calendar month of the Promotion Period.
- 13. Is there a cap on the Bonus Miles to be awarded per registered month during the Promotion Period?

The maximum Bonus Miles (awarded in the form of DBS Points) that can be awarded is capped at the first S\$1,200 In-store Foreign Spend made during each registered calendar month of the Promotion Period.

14. Can I register with both my DBS Altitude Visa Signature Card and DBS Altitude American Express Card?

Each Eligible Cardmember is only entitled to register once during the Promotion Period. If you have both the DBS Altitude Visa Signature Card and DBS Altitude American Express Card, transactions made on both your DBS Altitude American Express Card will be considered towards the Minimum Spend Requirement and/or In-store Foreign Spend. Bonus Miles is capped at the first S\$1,200 Instore Foreign Spend made across both your DBS Altitude Visa Signature and DBS Altitude American Express during each registered calendar month of the Promotion Period.

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15. Where can I check on my spend progress to know if I qualify for the Bonus Miles?

You can track your Minimum Spend Requirement at your convenience on the DBS PayLah! app under the 'Rewards' page. The spend tracker will be updated within 3 working days after the Minimum Spend Requirement is reflected in the transaction history.

Don't have the DBS PayLah! app? Download DBS PayLah! via App Store, Google Play or AppGallery.

16. I am a DBS Altitude Cardmember who registered on 5 May 2025 and performed the following transactions. How many Bonus Miles will I receive for the registered month of the Promotion Period?

You will earn Bonus Miles (awarded in the form of DBS Points) on your transactions made from the date you have registered (i.e., 5 May till 31 May 2025).

Date	Transaction Description	Transaction Currency	Transaction Amount (S\$)	Bonus Miles	Equivalent in DBS Points
2 May 2024	Sephora	SGD	S\$75.20	-	-
6 May 2024	BIG C	THB	S\$80.50	225	112
15 May 2024	Singapore Airlines	SGD	S\$1200.65	-	-
25 May 2024	Sephora	MYR	S\$350.70	981	490
Minimum Spend Requirement:			S\$1,631.85 (Note: Sephora transaction is not calculated towards the Minimum Spend Requirement as it was made before registering for the Promotion on 5 May 2025.)	-	-
Total In-store Foreign Spend:			S\$431.20 (Note: The maximum Bonus Miles can be awarded to is capped at S\$1,200 of the In-store Foreign Spend during the registered calendar month of the Promotion Period.	1,206	602

Example Scenario:

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17. I am a DBS Altitude Cardmember who registered on 5 May 2025 but not in June 2025. Will I receive Bonus Miles for my In-store Foreign Spend made in June 2025?

No, you will only earn Bonus Miles (awarded in the form of DBS Points) for transactions made during the <u>registered month</u> of the Promotion Period.

18. I have met the Minimum Spend Requirement. When will I receive the Bonus Miles on the In-store Foreign Spend?

The Bonus Miles (awarded in the form of DBS Points) earned will be credited to the Card Account within 60 days from the end of each calendar month of the Promotion Period.

19. How will I know how many Bonus Miles have I earned during the registered month of the Promotion Period?

A push notification will be sent to you via the DBS PayLah! app within 60 days from the end of each calendar month of the Promotion Period.

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