

Terms and Conditions for SMS Alerts:-

1. All cardholders, main or supplementary (where applicable), who hold a DBS credit or debit card in good standing ("Cardholders") will automatically be enrolled in the SMS Alerts ("Alert") service.
2. Every Alert is sent based on a set of pre-determined criteria.
3. Cardholders who do not wish to participate in the Alert service can opt out of this service by contacting the DBS Customer Centre or completing the form found on the DBS website.
4. Cardholders may request to amend the pre-determined criteria in relation to their existing DBS card account(s). Notwithstanding the aforesaid, any amendment shall be at the sole discretion of DBS.
5. The Cardholder shall be responsible for the accuracy and truthfulness of the data provided by him/her to the bank. The Cardholder must immediately inform the bank of any change in his/her particulars.
6. The Cardholder shall ensure that his/her mobile phone and number is able to receive text messaging both in Singapore and overseas. The Cardholder shall be responsible for any fee imposed by his/her respective mobile phone service provider.
7. The Alert service is subject to the Terms and Conditions of the Cardholder's agreement with his/her mobile phone service provider.
8. Each Alert sent to Cardholders is not encrypted and may include details pertaining to his/her transaction(s).
9. The Cardholder shall be responsible for the security of his/her mobile phone. DBS shall not be liable in any way to any party should any Alert be viewed or accessed by persons other than the respective Cardholder.
10. The Cardholder acknowledges and agrees that the sending of any Alert by DBS or its receipt by the Cardholder may be delayed or prevented by factor(s) outside DBS' control.
11. DBS shall not be liable for any or all losses, damage, expenses, fees costs, (including legal costs on a full indemnity basis), that may arise, directly or indirectly, in whole or in part, from (a) the non-delivery, the delayed delivery, or the misdirected delivery of an Alert; (b) the non-receipt of an Alert; (c) inaccurate or incomplete content in an Alert; (d) reliance on or use of the information provided in an Alert for any purpose; or (e) any third party, whether authorised or not, obtaining Cardholder account information contained in the Alert by accessing the Cardholder's mobile phone.
12. An Alert does not constitute a record for the card account or card transaction to which it pertains. DBS does not assume any additional responsibility or obligation under these Terms and Conditions in respect of the use of, or any transaction or eventuality involving, the card account. The Alert service does not free the Cardholder from the responsibility of safeguarding the physical security and authorised use of his/her card or card account, and it does not entail that DBS will automatically be liable for any unauthorised transaction that may be charged to the card account.
13. The use of this service does not automatically entitle the cardholder to the lost/stolen card liability. Cardholders are still required to comply with the lost/stolen card liability terms in accordance with the DBS Card Agreement.
14. DBS shall cease to provide the Alert service:
 - (a) if these Terms and Conditions are not complied with;
 - (b) if the card account is closed;
 - (c) upon the death or contractual incapacity of the Cardholder;
 - (d) upon written request of the Cardholder;
 - (e) in the event of improper operation of the card account by the Cardholder; or
 - (f) at its own discretion.
15. DBS shall always be entitled to prescribe or amend these Terms and Conditions including methods for the use of the Alert service, as well as the channel for provision or use of the Alert service, as DBS deems appropriate.
16. DBS reserves the right to terminate the Alert service or begin charging a fee for such a service by giving one month's prior notice to the Cardholder.
17. These Terms and Conditions are governed under Singapore law and the parties submit to the exclusive jurisdiction of the Singapore courts.