



Live more, Bank less

MOST IMPORTANT TERMS AND CONDITIONS

DBS BANK CREDIT CARDS- MOST IMPORTANT TERMS AND CONDITIONS

The “Most Important Terms and Conditions” (“MITC”) and all information herein are applicable to all DBS Credit Cards (“Credit Card(s)”)– Cardmembers / Cardholder/ applicants of Credit Cards/ Customers of DBS Bank India Limited (‘DBS Bank’/‘Bank’), members of the public evincing interest in the Credit Card product of the Bank, users of Credit Card and their beneficiaries, forthwith. The MITC are subject to change at the discretion of the Bank and as may be required in accordance with applicable laws as amended from time to time. The MITC are in addition to and not derogation of the Cardmember Agreement and are to be read along with the terms and conditions of the Cardmember Agreement (‘TC’) of the Bank. If MITC and TC are unacceptable to you, please do not use the Credit Card, inform us in writing at VantageCareIndia@dbs.com (DBS Vantage Card)/ cardcareindia@dbs.com (Other DBS Credit Cards) and destroy the Credit Card by cutting it diagonally in half across the magnetic strip, and return the pieces to us within 10 days of receipt of the Credit Card. Usage of the Credit Card shall be treated as deemed acceptance of the MITC & TC.

A. FEES AND CHARGES

- (i) Annual fee and renewal fee

Card Name	Cardholder Variant	Joining Fee*	Annual Fees*	Minimum Spend for waiver of annual membership fee / renewal charges for next year *
DBS Vantage Card	DBS non-Treasures customers	Rs. 50,000	Rs. 50,000	Rs. 10,00,000
	DBS Elite customers	Rs. 10,000 (getting a benefit of Rs.40K)	Rs.10,000(getting a benefit of Rs.40K)	
	DBS Treasures customers	Rs. 20,000 (getting a benefit of Rs.30K)	Rs.20,000 getting a benefit of Rs.30K)	
DBS Spark Credit Card	Spark5	499	499	Rs. 1,50,000
	Spark10	999	999	Rs. 2,00,000
	Spark20	1499	1499	Rs. 2,50,000
Bajaj Finserv DBS Bank SuperCard	Bajaj Finserv DBS Bank 5X Rewards SuperCard	499	499	NA

	Bajaj Finserv DBS Bank 5X Plus Rewards SuperCard	999	999	NA
	Bajaj Finserv DBS Bank 7X Rewards SuperCard	1499	1499	NA
	Bajaj Finserv DBS Bank 7X Plus Rewards SuperCard	1999	1999	NA
	Bajaj Finserv DBS Bank 10X Signature SuperCard	2999	2999	NA
	Bajaj Finserv DBS Bank 10X Plus Signature SuperCard	4999	4999	NA

*GST as applicable on fees and charges shall be additional.

The applicable fees shall be as communicated to the Cardmember at the time of applying for the Credit Card and/or at the time of issuance or renewal of the said Credit Card. Further, such fees, as applicable, shall be directly charged to the Cardmember's Account and the same would be billed in the Credit Card statement of the month in which it is charged.

DBS Bank retains the right to alter any charges or fees from time to time or introduce any new charges or fees, as it may deem appropriate, with 30 days prior intimation to the Cardmember.

(ii) Other Fees and Charges

Finance /Overdue interest charges /
Annualised Percentage Rate (APR)

Finance Charges/ APR is the Interest Rate on Purchases, Cash Advances and outstanding balances due (will be charged if payment made is between Minimum Amount Due and Total Amount Due values)

Overdue interest charges will be charged on non-payment of Minimum Amount Due (MAD) on or before Payment Due Date. Overdue interest on extended credit and cash advances for will be charged as below:

DBS Vantage Card	42- 48% per annum#	3.5%-4% per month
Bajaj Finserv DBS Bank Credit Card		
DBS Spark Credit Card	48% per annum	4% per month

#Finance/ Overdue Interest rates are based on factors such as, but not limited to, Cardmember credit history, purchase patterns, payment behaviour, utilisation patterns, loyalty, vintage and internal policy parameters of the Bank. The finance (interest) rates can change/increase up to 4% per month (48% Annualised) or change/ decrease up to 3.5% per month (42% Annualised) as per sole discretion of DBS Bank and shall be final and binding on the Cardmember

Late Payment Charges (LPC) on your card is a function of the Total Amount Due (TAD) on Payment Due Date (PDD)

Total Amount Due*	Late Payment Charges
Up to Rs. 100	Nil
Greater than Rs 100 up to Rs 500	Rs. 99
Greater than Rs 500 up to Rs 5,000	Rs. 499
Greater than Rs 5,000	10% of Total Amount Due greater than Rs 5,000, subject to maximum of Rs. 1299

*If customer makes partial payment which is less than MAD, then LPC will be calculated on the payment due date

	(PDD) as per TAD after adjusting for the partial payment made.						
Charge slip retrieval charges	Rs. 100						
Card Replacement (Lost/ Stolen/ Re-issue/ any other replacement)	<table><tr><td>DBS Vantage Card</td><td>Rs. 3000 per reissued card</td></tr><tr><td>DBS Spark Credit Card</td><td rowspan="2">Rs. 200 per reissued card</td></tr><tr><td>Bajaj Finserv DBS Bank SuperCard</td></tr></table>		DBS Vantage Card	Rs. 3000 per reissued card	DBS Spark Credit Card	Rs. 200 per reissued card	Bajaj Finserv DBS Bank SuperCard
DBS Vantage Card	Rs. 3000 per reissued card						
DBS Spark Credit Card	Rs. 200 per reissued card						
Bajaj Finserv DBS Bank SuperCard							
Physical Statement/ Re-print of physical statement Fee	Rs. 100 per statement						
Digital statement fee prior to 2 years	Rs. 100 per statement						
Return Payment charges (including but not limited to Cheque Return, cheque bounce, Standing Instruction Failure, Automated Clearing house, Insufficient Fund.)	Rs. 500 Per Instance						
Cash Payment at branches	Rs.250/- Per Credit Card bill payment made through cash at DBS Bank branches						

Fuel Surcharge and Fuel Surcharge Waiver -for transaction made at petrol pumps to purchase fuel**

Fuel surcharge is levied by the acquiring bank providing the POS terminal to the merchant. The rate of surcharge may vary depending on the fuel station and their acquiring bank. Fuel Surcharge Waiver by DBS Bank will be at 1% of the eligible fuel transaction amounts basis capping as per below table.

GST on fuel surcharge will not be reversed.

Product	Eligible fuel transaction amount	Max. Fuel surcharge waiver
DBS Vantage Card	Minimum fuel transactions of Rs. 1000 and maximum of Rs. 6000	Capped at Rs. 200 per billing cycle
DBS Spark Credit Card & Bajaj Finserv DBS Bank SuperCard	Minimum fuel transactions of Rs. 400 and maximum of Rs. 4000	Capped at Rs. 100/150/200 per billing cycle (depending on the card variant for Product TnC for details)

Fee on rental transactions**

1% on Transaction Amount or Rs. 199, whichever is higher, Applicable for Rent (Merchant Category Code("MCC")– 6513)

Fee on Utility transactions**
(Not applicable for DBS Vantage Card)

1% of the cumulative transaction amount spent on utilities in a statement cycle, if cumulative spends on merchants tagged under utility MCC (4900) are Rs 20,000 or more in the statement cycle

Fee on Fuel transactions**
(Not applicable for DBS Vantage Card)

1% of the transaction amount or Rs. 199, whichever is higher, on transactions of Rs. 15,000 or more on merchants tagged under fuel category MCCs (Fuel Merchant Category Codes - 1361, 5172, 5541, 5542, 5983, 9752)

Fee on Education Payments**

(Not applicable for DBS Vantage Card)

1% of transaction amount or Rs. 199, whichever is higher on education payments made through third party mobile applications/websites like (but not limited to) CRED, PayTM, Cheq, Mobikwik. For education payments made through college/school websites or their Point of Sale (POS) machines, there will be no additional fees applicable on such transactions. International education payments are excluded from this charge. Applicable for Education Merchant Category Codes– 8211, 8220, 8241, 8244, 8249, 8299

Foreign Currency Transaction (Forex markup)

DBS Vantage Card	0% at Singapore and
	All overseas transactions (except Singapore) are levied with a 1.75% transaction fee.
DBS Spark Credit Card & Bajaj Finserv DBS Bank SuperCard	3.5% of transaction Amount

The transaction amount includes charges paid out to Visa for converting overseas transactions into INR.

Please Note: Transactions at merchant establishments that are registered overseas, even if the merchant is located in India attract a charge at applicable rate from Visa/MasterCard/RuPay which is included as a part of the transaction amount in your statement.

DBS Bank is committed to comply with economic sanctions that are imposed by relevant regulatory authorities. As such, we do not allow our products and services to be used directly or indirectly in countries that are subject to such sanctions, and will not process transactions which involve these countries. Please note that you will not be able to contact us via phone banking, facsimile transmission, or emails, or access our website and online banking, and we will not be able to provide you with financial services if you are in these countries. We will also not process payment or trade transactions that involve these countries. Please refer to our website [Regulatory Disclosure | DBS Bank India Limited](#) for a

	current list of countries that are subject to economic sanctions.
Reward Redemption Fees	Rs. 99+GST will be levied on each redemption.
Goods and Service Tax	GST may be charged as may be applicable from time-to-time, presently the applicable GST rate is at 18% (applicable on all fees, interest, surcharge and other charges)

**The definition of categories (like fuel, rent etc.) defined from time to time shall have the same meaning as ascribed to the categories by Visa or MasterCard under their respective Merchant Category Codes.

Important information for cross-border transactions:

All cross-border transactions are billed to the Card Member Account in INR after conversion into INR at the acquiring bank assigned conversion rates applicable on the day the charge was settled on DBS Bank by the acquiring entity (Acquiring entity here refers to such entity of merchant on whose terminal/device/website the transaction took place). Conversion of cross-border transactions shall attract charges as specified in the other fees and charges. For transaction carried out in currency other than US Dollar, the transaction amount shall first get converted into US dollars at Network partner assigned conversion rate and then into INR after levying of the applicable charges as specified in other fees and charges.

(iii) Cash advance fees Cash Withdrawal Charges:

Cash withdrawal charges	Flat fee: 2.5% of the cash amount (Minimum Rs. 500)
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The Cardmember can use the Credit Card to withdraw cash from ATMs in India and/ or overseas in accordance with the compatibility of the Credit Card at the said ATM(s). Cash Withdrawal Charges/ Transaction Fee as mentioned above shall be levied on all such withdrawals and would be billed to the Cardmember in the next/ forthcoming credit card statement. The transaction fee is subject to change at the sole discretion of the Bank. In case the full payment is not made for Cash withdrawn on Payment Due Date, finance charges at the rate of 4% per month or 48% per annum will be charged from date of transaction.

(iv) Service charges levied for certain transactions

Goods and service tax	18% as applicable & amended from time to time
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(v) Interest free (grace) period - illustrated with examples the interest free (grace) period could range between 20 to 50 days and the Grace Period will be given 3 days after the payment due date. However, such grace period is not applicable, if the previous month's balance has not been cleared in full.

Example: For an Account whose Statement Date is 20/11/2016, the Payment Due Date is 10/12/2016, which is 20 days from the Statement Date, is called interest free grace period.

(vi) Finance charges for both revolving credit and cash advances

Finance charges are payable at the monthly percentage rate on all charges, including cash advances where such charges are payable from the date the Primary Cardmember and/or Add-on Cardmember incurs such transactions until they are fully paid. Finance charges also accrue on ordering Demand Drafts, Balance Transfer from other credit card accounts. The charges are applicable from the date of withdrawal of cash or cash equivalent and from the date of issue of the Banker's Cheque, as the case may be. For purchases, the Finance Charges accrue only if the total outstanding is not paid in total by the Payment Due Date. In case of Balance Transfer from other credit card accounts, Finance Charges accrue immediately from the date of issue of Banker's Cheque on the transferred amount and on any purchase amount outstanding on the Cardmember's Card Account. Finance Charges that are payable are debited to your Card Account on the last date of each Statement period and are shown on your Statement. The Finance Charges as above will continue to be payable even after the closure of the Card Account or is moved to written off status due to non-payment, until the outstanding on the Card Account is cleared in full. These charges can be changed basis your payment, utilization, internal risk profiling and scores on external agencies like CIBIL etc.

(vii) Overdue interest on Credit Cards

Finance charges (Retail purchase and cash)	DBS Vantage Card	42- 48% per annum#	3.5%-4% per month
	Bajaj Finserv DBS Bank SuperCard		
	DBS Spark Credit Card	48% per annum	4% per month

Annualized SNP (EMI) Interest Rate (SNP: Split and Pay)

Transactor	DBS Vantage Card	Up to 29.5%
	DBS Spark Credit Card	
	Bajaj Finserv DBS Bank SuperCard	Upto 28%
Revolver	DBS Vantage Card	Up to 39%
	DBS Spark Credit Card	
	Bajaj Finserv DBS Bank SuperCard	

Interest amount will be rounded off to the nearest integer value.

Any change in the rate applicable to your account would be communicated to you in your statement at least 30 days prior to its effective date. Anytime you would like to know the rate applicable to you, please call us at our Customer Care Number:

DBS Vantage Cardholders- 1800 209 4555 or our overseas customer service number [+9144 6685 4555](tel:+914466854555) or Cards helpline (Singapore) - [800 852 6186](tel:+658008526186) or write to us at VantageCareIndia@dbs.com

Other DBS Credit Cardholders- 1860 267 6789 or write to cardcareindia@dbs.com

- Finance charges are not applicable where a Cardmember makes payment of Total Amount Due on or before the Payment Due Date on each and every billing cycle.
- Where the payments made on or before the payment due date is less than the total amount due, the Cardmember is said to be availing the revolving facility. Finance charges are applicable when a cardmember uses a revolving facility.
- The revolving facility will continue to be availed until the cardmember pays the total amount due (adjusted for reversals, etc) within the payment due date.
- The status of the cardmember, on whether they are using revolving facility is determined only on the payment due date as mentioned in the monthly statement.
- If the cardmember doesn't pay the Total Amount Due within the Payment Due Date, interest free credit period will be lost and the following will apply:
- Interest will be charged on the Total Amount due (adjusted for payments/ refunds/ reversed transactions as and when credited) and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full
 - If the cardmember was using revolving facility in the last statement and pays the Total Amount Due of that statement by the payment due date, finance charges will be applicable on the outstanding balance of the last statement only until the date of such payment. In such case, Finance charges will not be applied on the new transactions made (or added) since the last statement.
 - Interest is calculated on a daily balance. The daily balance is adjusted by payments/ reversals and other credits..
 - The Finance Charges as above will continue to be payable even after the closure of the Card Account, till the outstanding on the Card is paid in full

Minimum Amount Due (MAD) will be calculated as 2% (subject to minimum of INR 100) of new purchases and cash withdrawals and any previously unpaid principal outstanding + new EMI debits for the month or any previously unpaid EMI debits + GST + Application Fee + amount utilized over the approved credit limit + previously unpaid MAD + 100% Revolving Interest + 100% of Cash Withdrawal Interest + other fees/charges, if any, as defined per RBI circular from time to time.

Example of Interest Charge calculation: If only part of outstanding amount is paid by the payment due date, the interest calculation will be as shown in the table.

Transaction Details			
Sr. No	Date	Transaction	Amount
A	12-Jul-21	Purchase of electronics	Rs. 6,000
B	26-Jul-21	Dining out	Rs. 4,000
C	2-Aug-21	Statement Date	Total Amount Due: Rs. 10,000
D			Minimum Amount Due: Rs. 500
E	10-Aug-21	Purchase of Groceries	Rs. 4,000
F	15-Aug-21	Purchase of clothes	Rs. 2,000
G	22-Aug-21	Payment Credit	Rs. 500
H	2-Sep-21	EMI (1/3, inclusive of GST)	Rs. 1000
I	2-Sep-21	Statement Date	Total Amount Due: Rs. 17,192.72
			Minimum Amount Due: Rs. 2592.40

Interest on the Amount Due will be charged as below:

Daily Interest = outstanding amount $\times (4\% \times 12 \text{ months}) / 365$

*Total Amount Due includes outstanding amount, new purchases, interest charges (interest calculation illustrated below) and applicable Goods and Services taxes on interest.

Interest Calculation:

Transaction Amount	Period	Number of days	Amount
Rs. 6,000	12 Jul 2023 to 21 Aug 2023	41	283.07
Rs. 4,000	26 Jul 2023 to 21 Aug 2023	27	124.27
Rs. 4,000	10 Aug 2023 to 02 Sep 2023	24	110.47
Rs. 2,000	15 Aug 2023 to 02 Sep 2023	19	43.73
Rs 9,500 (remaining balance after adjusting payment of Rs. 500)	22 Aug 2023 to 02 Sep 2023	12	131.18

Note: This table is for illustrative purposes only.

“Thus, the total interest charged (Finance Charge + Deferred finance charges would be: Rs.692.72 /-. As the Cardmember has not paid the previous month’s outstanding balance in full, all future transactions will bear interest from the day of transaction. Applicable Goods and Service Tax will be levied on the Interest Amount.”

Illustration 1:

Transaction Details			
Sr. No	Date	Transaction	Amount
A	12-Jul-24	Purchase of electronics	Rs. 6,000

B	26-Jul-24	Joining Fee	Rs. 1,000
C	26-Jul-24	GST on joining fee	Rs. 180
D	02-Aug-24	Statement Date (Due date: 22-Aug-24)	Total Amount Due: Rs. 7,180
			Minimum Amount Due: Rs. 1,300
E	10-Aug-24	Purchase of Groceries	Rs. 4,000
F	20-Aug-24	Cash Withdrawal	Rs. 2000
G	20-Aug-24	Cash Withdrawal Fee	Rs. 500
H	20-Aug-24	GST on Cash Withdrawal Fee	Rs. 90
I	22-Aug-24	Payment Credit	Rs. 1,300
J	01-Sep-24	EMI (1/3, inclusive of GST)	Rs. 1000
K	02-Sep-24	Interest on Cash Withdrawal	Rs. 120.99
L	02-Sep-24	GST on Cash withdrawal interest	Rs. 21.78
M	02-Sep-24	Revolving Interest	Rs. 621.66
N	02-Sep-24	GST on Revolving Interest	Rs. 111.90
O	02-Sep-24	Statement Date	Total Amount Due: Rs. 14,346.33
			Minimum Amount Due: Rs. 2,703.93

The following illustration will indicate the method of calculating interest charges:

In the table given below, it has been assumed that the Total Amount Due of the previous month statement has been paid by the payment due date and there is no outstanding amount. The statement date is 8th of every month. Given these assumptions, interest will be calculated as below:

Transaction	₹
Purchase on Sep 20, 2023	2,000.00
Total Amount Due on statement dated Oct 08, 2023	2,000.00
Minimum Amount Due on statement dated Oct 08, 2023	100.00
<p>The following illustration will indicate the method of calculating interest charges:</p> <p>In the table given below, it has been assumed that the Total Amount Due of the previous month statement has been paid by the payment due date and there is no</p>	

outstanding amount. The statement date is 15th of every month. Given these assumptions, interest will be calculated as below:	
Purchase on Oct 15, 2023, Rent Pay	2,000.00
Convenience Fee on Rent Pay on Oct 15, 2023	20.00
Tax on Convenience Fee	3.60
LPC charged on Oct 29, 2023	600
Tax on LPC	108
On statement dated Nov 08, 2023, following interest charges will be levied:	
a) Interest on 20th Sep 2023 Transaction	123.29
b) Interest on 15th Oct 2023 Transaction	61.65
c) Interest on Convenience Fee - Pre deployment	0.56
d) Interest on GST on Convenience Fee - Pre deployment	0.10

Illustration 2:

Statement date: 02-Aug-2024

Minimum Amount Due (MAD) = 2% of new purchases and cash withdrawals and any previously unpaid principal outstanding + new EMI debits for the month or any previously unpaid EMI debits + GST + Application Fee + amount utilized over the approved credit limit + previously unpaid MAD + 100% of Revolving Interest + 100% of Cash Withdrawal Interest + other fees/charges

= (2% of new purchases and cash withdrawals (6,000)) + GST (180) + Fees (1,000)

= Rs. 1,300

Illustration 3:

Statement dated 02-Sep-2024:

Minimum Amount Due (MAD) = 2% of new purchases and cash withdrawals and any previously unpaid principal outstanding + new EMI debits for the month or any previously unpaid EMI debits + GST + Application Fee + amount utilized over the approved credit limit + previously unpaid MAD + 100% Revolving Interest + 100% of Cash Withdrawal Interest + other fees/charges

= (2% of new purchases and cash withdrawals any previously unpaid principal outstanding (4,000+2,000+5,880)) + GST (90+21.78+111.9) + EMI Debits (1,000) + Fees (500) + (100% of Revolving Interest (621.66)) + (100% of Cash Withdrawal Interest (120.99))

= Rs. 2,703.93

(viii) Charges in case of default

The Overdue Penalty/Late Payment Fee on your card is a function of the Total Amount Due on Payment Due Date (PDD):

NIL for Total Amount Due up to Rs 100.

Rs 99 for Total Amount Due greater than Rs 100 up to Rs 500.

Rs 499 for Total Amount Due greater than Rs 500 up to Rs 5,000.

10% of Total Amount Due greater than Rs 5,000, subject to maximum of Rs. 1299.

Late Payment Fee (LPF) is charged to a Cardmember if there has been no payment or a payment less than the Minimum Amount Due (MAD) by the Payment Due Date. Late Payment Fee is charged basis the LPF grid mentioned in the above table.

Illustrations of Late Payment Fee calculation:

1. Total Amount Due (TAD) = Rs.80

Payment Due Date is 4 Aug, 2021.

In case the Cardmember does not pay the MAD by Payment Due Date, no Late Payment Fee will be levied as the TAD is less than Rs 100.

2. Total Amount Due (TAD)= Rs.400

Payment Due Date is 4 Aug, 2021.

In case the Cardmember does not pay the MAD by Payment Due Date, a Late Payment Fee of Rs.99 will be levied if the TAD is greater than Rs 100 upto Rs 500.

3. Total Amount Due (TAD)= Rs.3,400

Payment Due Date is 4 Aug, 2021.

In case the Cardmember does not pay the MAD by Payment Due Date, a Late Payment Fee of Rs.499 will be levied if the TAD is greater than Rs 500 upto Rs 5000.

4. Total Amount Due (TAD)= Rs.5500

Payment Due Date is 4 Aug, 2021.

In case the Cardmember does not pay the MAD by Payment Due Date, a Late Payment Fee of Rs.550 will be levied. LPF is 10% of the TAD i.e., $10\% \times \text{Rs.}5500 = \text{Rs.}550$.

5. Total Amount Due (TAD)= Rs.15,000

Payment Due Date is 4 Aug, 2021.

In case the Cardmember does not pay the MAD by Payment Due Date, a Late Payment Fee of Rs 1299 will be levied on the customer as the Maximum Charge on LPC is up to Rs 1299 only.

(ix) Fee on Fuel transactions:

If you spend Rs. 15,000 or more per transaction (including fuel surcharge if any) on merchants tagged under fuel category Merchant Category Codes, a fee of 1% of the transaction amount or Rs. 199, whichever is higher, will be charged to your credit card.

Illustration: If you spend Rs. 12,000 on a single fuel transaction, no fees will be levied for the fuel transaction. If you spend Rs. 15,000 on a single fuel transaction, a fee of Rs. 199 + GST will be charged to your card. If you spend Rs. 22,000 on a single fuel transaction, a fee of Rs. 220 (1% of 22,000) + GST will be charged to your card. Applicable for Fuel Merchant Category Codes - 1361, 5172, 5541, 5542, 5983, 9752

(x) Fee on Education Payments (Not applicable for DBS Vantage Card):

For education payments initiated through college/school websites or their Point of Sale (POS) machines, there will be no additional fees applicable on such transactions. For education payments initiated through third party mobile applications/websites like (but not limited to) CRED, PayTM, Cheq, Mobikwik a fee of 1% of transaction amount or Rs. 199, whichever is higher, will be charged to your credit card. International education payments are excluded from this charge.

Applicable for Education Merchant Category Codes – 8211, 8220, 8241, 8244, 8249, 8299

(B) WITHDRAWAL LIMITS

(a) Credit Limit: Credit Limit is the maximum limit assigned to the Cardholder. The Credit and Cash limits will vary for each Cardholder and will be communicated at the time of delivery of the credit card & are also indicated in the monthly statement.

(b) Available Credit Limit: The Available Credit Limit is calculated by deducting the utilized limit from the Total Credit Limit. The credit and cash limits will vary for each cardholder and will be disclosed in the monthly statement.

(c) Cash withdrawal limit: Cash Limit is the subset of the Total Credit limit assigned on the card. The cash withdrawal limit is 10% of the credit Limit. The limits will be communicated in the welcome kit & also indicated in the monthly statement. The cash limit will be made available to the card member by DBS Bank at its sole discretion and on such terms as may be communicated by DBS Bank from time to time.

(d) In case where multiple credit cards are mapped to one customer for the same Credit Card Account, total spends can be done only up to the combined aggregate limit calculated over all the credit cards cumulatively. It is clarified that the aggregate credit limit has been defined as the maximum limit across all the credit cards held by the customer. Any transactions done more than the aggregate credit limit shall be declined.

(e) DBS Bank will review the Cardholder account periodically decrease the Cardholder credit limit and/or the cash limit based on internal criteria. Consent of the Cardholder for limit enhancement of the credit limit and/or cash limit will be require prior written cardholder consent and DBS Bank will update the Cardholder of the same as and when exercised. Cardholders seeking to have their credit limit increased can do so by reaching out to our 24 hours Customer Service number and providing financial documents declaring their income. DBS bank, in its sole discretion and based on such new documents provided, may increase the Credit Limit of the Cardholder.

Product	India	Overseas Customer service number
DBS Vantage Card	1800 209 4555	+9144 6685 4555 or Cards helpline (Singapore) - 800 852 6186.
DBS Bank Spark Credit Card (All card variants)	1860 267 6789	+9144 69046789
Bajaj Finserv DBS Bank SuperCard (All card variants)	1860 267 6789	+9144 69046789

(f) Credit Limit and Card Account will be terminated if your Credit Card is cancelled.

(g) The Bank at its sole discretion, may decrease the cardmember's credit limit based on internal review and will inform the cardmember of the same as and when exercised. Further, any increase in the credit limit will be undertaken with prior consent from the cardholder.

(h) Usage of Credit Card is subject to applicable laws, including but not limited to any transactions carried outside India must be made in accordance with Foreign Exchange Management Act, 1999 and RBI guidelines and for any non-compliance or failure to do so, you shall be liable of penal action. With a view to ensure that the Credit Card is being used as per the regulatory guidelines, Terms and Conditions and applicable policies of the Bank, Bank shall

have a right to run periodic checks on the Credit Card usage to identify whether there is excessive utilization of credit limit beyond the sanctioned limit in one statement cycle, unusual or excessive utilization at few select merchants, possible collusion with merchant and/or usage towards non-personal/ business related requirements, over-use/misuse of features/offers/programs towards accumulation of undue reward points/cash back/ other benefits amongst others. Based on the usage patterns, if any of these is suspected by the Bank, Bank may take restrictive action on the Credit Card. Such action can be with immediate effect and may include but not be limited to withdrawal of features/benefits as well as suspension/ complete termination of the Credit Card. If any such action is taken by the Bank, onus will be on Cardmember to provide satisfactory proof of bonafide usage to reinstate the Credit Card and attached features/benefits as may be deemed fit by the Bank. Bank's decision in this regard shall be final and binding on the Cardmember.

CARD UPGRADE (Applicable on card variants except DBS Vantage card)

In case of card variant upgrade the Bank shall obtain explicit consent from the Cardmember before the card variant is upgraded as and when exercised.

(C) BILLING

(i) Billing Statement

The Bank will send at Cardholder's mailing address, a statement once a month for each billing period (hereinafter "Statement") during which there is any transaction or outstanding on the Card Account. The Bank will mail a statement of transactions in the card account every month on a predetermined date, to mailing address / email ID on record with the Bank. Mode of the statement will primarily be email. In case Cardholder requests for a physical statement, the same will be dispatched on the address registered with the Bank. It shall be the responsibility of the Cardmember to access and view their credit card e-statements via mobile app or email. Such Cardmembers, however, can access their statements online and avail of e-statements. The Cardmember can also request for a physical statement by submitting request at DBS service channels. In case of any change in Cardmember's communication address, they are advised to contact the Bank immediately to ensure that they receive Statements regularly and on time. The Statement of account will be available for a period of 12 months post which it would be purged at the Bank's end. Cardmember can request for duplicate statements subject to payment of service fee which will be communicated as part of fees & charges.

Cardmember has a onetime option to reach out via email or contact via the phone banking channel to have the statement generation date updated to one of the Bank's existing statement cycle dates subject to clearance of dues.. To receive a physical copy of credit card application and MITC, cardholders can write an email or contact via our phone banking

channel. The copy of the application and MITC shall be dispatched to the cardholder within 7-10 days to the mailing address as registered with the Bank.

(ii) Minimum amount payable

DBS Bank offers the Cardmembers a revolving credit facility, wherein the Cardmember may choose to pay only the Minimum Amount Due (MAD) as indicated in the Statement. The balance outstanding can be carried forward to subsequent statements. The Total Amount Due (TAD) or the MAD should be paid by the Cardmember on or before the Payment Due Date, which is also indicated on the Statement. MAD is the minimum amount you are required to pay to keep your Card Account in good credit standing. Any unpaid Minimum Amount Due of the previous statements will be added to the Cardholders Current Minimum Amount Due.

Minimum Amount Due (MAD) is calculated as 2% (subject to minimum of INR 100) of new purchases and cash withdrawals and any previously unpaid principal outstanding + new EMI debits for the month or any previously unpaid EMI debits + GST + Application Fee + amount utilized over the approved credit limit + previously unpaid MAD + 100% Revolving Interest + 100% of Cash Withdrawal Interest + other fees/charges if any.

In the event the Card Member deposits part of the Total Payment Due or the MAD (not less than the MAD under any circumstance), the balance outstanding amount payable shall be carried forward to subsequent Statements. This amount will attract Finance Charges until the date of full and final payment.

Important Note: Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest per month applicable on your outstanding balance as indicated under the Finance Charges section.

Illustration: If a Card Member spends INR 5000 and pays exactly the Minimum Amount Due every month, then it may result in the repayment stretching over 6 years with consequent interest payment on the outstanding amount.

Therefore, whenever cash flow allows, the Card Member should pay back substantially more than just Minimum Amount Due.

MAD need to be credited to DBS Bank Card account on or before payment due date to avoid Late Payment Charges. Cardmembers are advised to drop local cheques well in advance of the Payment due date to ensure payment reflects on the card account within the Payment due date.

Payments made towards the card outstanding are acknowledged in subsequent statements, the same can also be viewed on the DBS Card+ App on a real-time basis. Any dispute should be communicated to DBS Bank within 30 days from the Statement date.

Appropriation of payments (applicable only to standard and non-NPA customers):

Payments received against the Cardholder's outstanding will be adjusted against 100% of GST, Fees, Interest (Revolving, Cash & EMI), 100% of EMI principal amount, Cash advance & Retail Spends in that order.

(iii) Method of payment

The Cardholder has the benefit of the following modes of payment to the Bank:

1. Pay using Credit Card Mobile App: Cardmember can make payments at their convenience using DBS Card+ Mobile App/~~Other credit card apps (if available).~~ Cardholder can manage their account and make payments to their Card instantly using other bank account.
2. DBS Bank NetBanking & Mobile Banking: In case the Cardmember has an DBS Bank account, they can make the payment through DBS Bank NetBanking or Digibank App.
3. Online Payment: Cardmember can make their Credit Card payment instantly using other bank accounts to pay their Card outstanding and receive confirmation for their payment instantly.
4. Cash / Cheque payment: Cash / Cheque payments can be made at any DBS Bank branches. The cheque should be payable to DBS Credit Card (followed by 16 digit card number). Eg. DBS Credit Card 1111 2222 3333 4444.
5. NEFT – Cardholders can Pay using other bank Internet Banking facility. Add DBS Credit Card in the beneficiary section with 16-digit DBS Credit Card number, IFSC - DBSS0IN0811, branch details at the time of beneficiary registration for fund transfer.
6. IMPS - Cardholders can Pay using other bank account. Add DBS Credit Card in the beneficiary section with 16-digit DBS Credit Card number, IFSC - DBSS0IN0811, at the time of beneficiary addition.

(iv) Billing disputes resolution

All contents of the Statement(s) will be deemed correct and accepted by the Cardmember(s) unless, within 30 days of the issue of Statement, the Cardmember(s) informs the DBS Bank of any discrepancies in writing, failing which it would be construed that all the charges indicated on the Statement are in order. In case of a discrepancy, it is mandatory to inform the Bank in writing or through 24-hour customer service number from your email ID/ mobile number registered with the Bank, to initiate a Charge Dispute on your behalf. If the aforesaid discrepancies are prima facie found to be legitimate by the Bank, the Bank may reverse the charge on a temporary basis until the completion of subsequent investigations by the Bank to its full and final satisfaction. If the said investigations conducted by the Bank indicate that the

liability of such (discrepancies) charges is accruing to the said Cardmember(s), then the charge will be reinstated in the subsequent Statement and fees/charges shall be claimed by the Bank in accordance with the charges indicated herein above. Notwithstanding the provisions herein, the Bank shall not exceed duration of 60 days in informing the said Cardmember(s) of the result of the investigations conducted by the Bank. The Cardmember can reach out to the Bank for dispute through any of the below mentioned ways:

- a. **Email:** - The Cardmember can send an email to our customer service email id as mentioned below with last four digits of your credit card number, registered mobile number and dispute details.

Card Variant	Email Id
Bajaj Finserv DBS Bank SuperCard	cardcareindia@dbs.com
DBS Spark Credit Card	
DBS Vantage Credit Card	vantagecareindia@dbs.com

- b. **Toll free number:** The Cardmember can contact the Bank on our 24 hours Customer Service number or our overseas customer service number as mentioned below:

Card Variant	Customer Service number (India)	Overseas customer service number
Bajaj Finserv DBS Bank Supercard	1860 267 6789	+91 4469046789
DBS Spark Credit Card	1860 267 6789	+91 4469046789
DBS Vantage Credit Card	1800 209 4555	Singapore: 800 852 6186 Other Countries: +91 44 6685 4555

(v) Grievance redressal escalation – Contact at DBS Bank India Limited, we want to make sure that you get only the best of service from us, service which you, our valued customer, deserve.

The Bank's Grievance Redressal policy follows the following principles:

- Customers are treated fairly at all times.
- Complaints raised by customers are dealt with courtesy and in a timely manner.
- Customers are informed of avenues to escalate their complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints.
- The Bank employees work in good faith and without prejudice, towards the interests of the customers.

If, at any stage, you feel that our service levels are not up to your expectations, here is what you can do:

- a. Level 1: You can contact us by calling on our Customer Care number or write to us at our dedicated customer care email ids.
- b. Level 2: In case you are not satisfied with the resolution provided under Level 1, you can escalate the complaint and write to the Principal Nodal Officer or send an email to the below email id. In your communications, kindly provide last four digits of your credit card number and details of your complaint or feedback.

Card Variant	Name and Address	Email Id
Bajaj Finserv DBS Bank Supercard	Ms Anita Dixit, Principal Nodal Officer, DBS Bank India Limited, 6 th Floor, Ruby House, JK Sawant Marg, Dadar West, Maharashtra 400028, India	creditcardnodal@dbs.com
DBS Spark Credit Card		DBSVantageNodal@dbs.com
DBS Vantage Credit Card		

For more details, you can visit the Bank's grievance policy available on the Bank's website:

<https://www.dbs.com/in/treasures/common/redressal-of-complaints-and-grievances.page>

For more details on compensation policy, you can visit

<https://www.dbs.com/in/iwov-resources/pdf/related-links/compensation-policy.pdf>

The grievance policy will help you with the contact details, timelines, and escalation levels for you to lodge your complaints. In case, you are not happy with the resolution provided by the Bank, the policy also guides you on the process and how to approach Ombudsman.

(vi) Complete postal address of card-issuer

DBS Bank India Limited, 6th Floor, Ruby House, JK Sawant Marg, Dadar West, Mumbai, Maharashtra 400028, India.

(D) DEFAULT AND CIRCUMSTANCES

(i) Procedure in the event of default:

In the event of default, the Cardmember will be sent reminders from time to time for settlement of any outstanding on the Credit Card Account using any of the following modes: by post, telephone, e-mail, SMS messaging or other platform based messaging like Whatsapp, etc and/or engaging third parties to remind, follow up and collect dues. Any third

party so appointed, shall adhere fully to the Code of Conduct on debt collection as applicable from time to time.

In case the cardholder fails to make payment of the Minimum Amount Due (MAD) within ten days past Payment Due Date, for each monthly billing statement, the Bank shall place a temporary block on the card and notify the Cardholder of such non-payment and its intention to report the cardholder as defaulter to the Credit Information Companies (CIC). Bank at its own discretion can delay temporary block on the card for delay in payment beyond seven days (from Payment Due Date).

In case the cardholder makes the payment of entire Minimum Amount Due (MAD) within 90 days from payment due date mentioned in the statement, the temporary block on the card will be removed. Failing to make a payment within 90 days payment due date mentioned in the statement, the card will be permanently blocked by the Bank.

Occurrence of one or more of the following events shall constitute an event of default and the Bank at its sole discretion may withdraw the Credit Card facility. The events of default are as under:

- The first event of default will occur, if the Cardholder fails to make the payment of minimum amount due by the payment due date as indicated on the credit card billing statement.
- The Cardmember consistently fails to pay any amount due to the Bank within the stipulated period of 90 days.
- The Cardmember fails to perform the obligations as per Cardmember Agreement.
- Any cheques and/or ECS/standing instructions delivered to the Bank are not encashed/ acted upon for any reason whatsoever on presentation/ being made.
- a credit card account will be treated as non-performing asset if the **minimum amount due**, as mentioned in the statement, is not paid fully within 90 days from the payment due date mentioned in the statement.

(ii) Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA):

This section is with reference to the Special Mention Account (SMA) / Non-Performing Asset (NPA) in accordance with the RBI Circular dated November 12, 2021 on 'Prudential norms on Income Recognition, Asset Classification and Provisioning (IRACP) pertaining to Advances – Clarifications' and amendments thereto.

Dues : the principal/ interest/ any charges levied on the Credit Card account which are payable within the period stipulated as per the terms of sanction of the credit facility.

Overdue : the principal/ interest/ any charges levied on the Credit Card account which are payable but have not been paid within the period stipulated as per the terms of sanction of

the credit facility. In other words, any amount due to the Bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

Appropriation Principle : The Principle of FIFO i.e., 'First In, First Out' accounting method is relevant to arrive at the No. of days of overdue for determining the SMA / NPA status. The FIFO principle assumes that the oldest outstanding dues in the card account needs to be cleared first. The FIFO method thus requires that what is due first must be paid by the borrower first.

Age of oldest Dues: The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid in the aforesaid illustration, if the Dues relating to 1st Feb'21 remain unpaid till 01.03.21, the age of the oldest dues is reckoned as 29 days on 02.03.21.

Bank will recognize the incipient stress in loan accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA). The basis of classification of SMA / NPA Category shall be as follows:

Outstanding in the Credit card account or Additional Loan thereon (For credit card dues referred hereinto is the Minimum Amount Due as mentioned in the card statement)	
SMA Sub-categories	Basis for classification - Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Up to 30 days
SMA-1	> 30 days and up to 60 days
SMA-2	> 60 days and up to 90 days

Non-performing Asset: Non-Performing Asset (NPA) is a loan or an advance where: A card account where interest and/ or instalment of principal remains overdue for a period of more than 90 days, A credit card account will be treated as non-performing asset if the entire minimum amount due, as mentioned in the statement, is not paid fully within 91 days from the payment due date mentioned in the statement.

(iii) Procedure for withdrawal of default report and the period within which the default report would be updated after settlement of dues:

- If a card holder, post being reported as defaulter, clears his/her entire Minimum Amount Due or Total Amount Due, then DBS Bank would withdraw the defaulter status from the Credit Information Company. Such changes may take up to 30 days from the date of settlement of dues to reflect in Cardholder's credit report. In case a transaction is disputed by Cardholder, a temporary credit equivalent to amount disputed by Cardholder will be provided to the Credit Card account of Cardholder.
- A court verdict has been received against the Bank, in a legal suit filed by or against the Bank, instructing the Bank to de-list the Cardmember from the default report. Decisions are taken on a case to case based upon individual reviews.

(iv) Recovery procedure in case of default:

In case of default, the Bank can recover the amount by initiating such legal action before appropriate court/tribunal of appropriate jurisdiction. The Bank exercise such rights and remedies available to the Bank under applicable laws, and all such rights and remedies are cumulative and not alternative can be enforced concurrently or successively.

(v) Recovery of dues in case of death/ permanent in capacitance of Cardholder:

Upon death or permanent incapacitation of the Cardmember, the Bank will try to recover the amount due and amicably settle the Account dues with the Cardmember's legal heir(s).

Illustrative movement of an account to SMA category to NPA category based on delay/ non-payment of dues and subsequent upgradation to Standard category during End of Day (EOD) process (considering February as a non-leap year month): Dues referred hereinto is the Minimum Amount Due/ EMI amount as mentioned in the loan statement.

Illustration:							
Payment Due date	Payment Date	Payment covers	Age of oldest dues in days covers	SMA 1 NPA Categorisation	SMA since/ SMA class date	NPA categorization	NPA Date
01.02.22	01.02.22	Payment Dues as mentioned in the statement up to 01.01.22	0	NIL	NA	NA	NA
01.02.22	01.02.22	No payment or part payment of - dues of 01.02.22	1	SMA-0	01.02.22	NA	NA
01.02.22	01.02.22	No payment or part payment of - dues of 01.02.22	2	SMA-0	01.02.22	NA	NA
01.03.22		Dues of 01.02.22 not fully paid 01.03.22 is also due at EOD 01.03.22	29	SMA-0	01.02.22	NA	NA
		Dues of 01.02.22 fully paid, Due for 01.03.22 not paid at EOD 01.03.22	1	SMA-0	01.03.22	NA	NA
		No payment of full dues of 01.02.22 AND 01.03.22 at EOD 03.03.22	31	SMA-1	01.02.22 / 03.03.22	NA	NA
		Dues of 01.02.22 fully paid,	1	SMA-0	01.03.22	NA	NA

		Due for 01.03.22 not fully paid at EOD 01.03.22					
01.04.22		NO payment of dues of 01.02.22, 01.03.22 and amount due on 01.04.22 at EOD 01.04.22	60	SMA1	01.02.22 / 03.03.22	NA	NA
		No payment of dues of 01.02.22 till 01.04.22 at EOD 02.04.22	61	SMA 2	01.02.22 / 02.04.22	NA	NA
01.05.22		No payment of dues of 01.02.22 till 01.05.22 at EOD 01.05.22	90	SMA 2	01.02.22 / 02.04.22	NA	NA
		No payment of dues of 01.02.22 till 01.05.22 at EOD 02.05.22	91	NPA	NA	NPA	02.05.22
01.06.22	01.06.22	Fully paid dues of 01.02.22 at EOD 01.06.22	93	NPA	NA	NPA	02.05.22
01.07.22	01.07.22	paid entire dues of 01.03.22 & 01.04.22 at EOD 01.07.22	62	NPA	NA	NPA	02.05.22

01.08.22	01.08.22	Paid entire dues of 01.05.22 & 01.06.22 at EOD 01.08.22	32	NPA	NA	NPA	02.05.22
01.09.22	01.09.22	Paid entire dues of 01.07.22 & 01.08.22 at EOD 01.09.22	1	NPA	NA	NPA	02.05.22
01.10.22	01.10.22	paid entire dues of 01.09.22 & 01.10.22	0	Standard Account with No Over dues	NA	NA	STD from 01.10.22

(E) TERMINATION / REVOCATION OF CARD MEMBERSHIP

(i) Procedure for surrender of card by Cardholder

- a. The Cardmember may terminate this Agreement at any time by returning to the Bank all the Credit Card(s) cut diagonally in half across the magnetic strip and the chip on the Credit Card needs to be destroyed by cutting the chip in two pieces, either along with a written request or followed by calling the Bank's 24 Hours Customer Service Helpline or write an email requesting termination of all facilities and benefits thereto associated with the Credit Card(s). The Primary Cardmember can cancel the use of Additional Card(s) by notifying the Bank in writing but, notwithstanding the same, the Primary Cardmember will remain liable for all charges and fees incurred by use of the Additional Credit Card(s). No annual fees and/or other charges shall be refunded on a pro-rata basis.

- Email: -

- a. DBS Vantage Cardholders- VantageCareIndia@dbs.com with your Credit Card number
- b. Other DBS Credit Cardholders- cardcareindia@dbs.com with your Credit Card number

- Toll free number: The Cardmember can contact the Bank on our 24 hours Customer Service number:

- a. DBS Vantage Cardholders- 1800 209 4555 or our overseas customer service number [+9144 6685 4555](tel:+914466854555) or Cards helpline (Singapore) - [800 852 6186](tel:8008526186)

b. Other DBS Credit Cardholders- 1860 267 6789 or our overseas customer service number +9144 69046789.

- b. The Bank may terminate the Credit Card facility immediately at any time at its discretion or at any time restrict the use without assigning reason or cause and without any notice thereto. Where the Bank terminates the Credit Card facility, all amounts outstanding on the Card Account (including Charges or Cash Advances not yet debited) will become due and payable immediately. The Bank may inform all establishments (where the Credit Card is valid/ accepted) of the cancelled Credit Cards. If the Credit Card is cancelled, it must not be used and should be cut in diagonally over the magnetic strip and the chip on the Credit Card needs to be destroyed by cutting the chip in two pieces. No annual fees or other charges shall be refunded on the pro-rata basis.
- c. In the event that the Cardmember changes his/her employment, profession or address, or is transferred from his/her present place of posting or changes his/ her salary account/main bank account etc. (as the case may be), the Bank at its sole discretion shall have the right to discontinue the Credit Card facility. The Cardmember specifically acknowledges that once the Credit Card Account is cancelled/ closed, the privileges (including all benefits and services) of the Credit Card shall stand withdrawn, and reinstatement of such privileges is not automatic and will take place solely at the discretion of the Bank. On cancellation of the Credit Card (for any reason whatsoever), the Cardmember:
- If Cardmember(s)' Credit Card is never used or not used for over 90 days, the benefits thereto may be withdrawn.
 - Must not use the Credit Card, cut the Card diagonally into half, and return the same to the Bank
 - Is responsible for any use of the Card including payment of Charges until the Card is returned to the Bank cut diagonally into half.
- d. Must continue to make payments to the Bank in accordance with the conditions of use of the Credit Card

(ii) Procedure for closure of card account if the card has not been used for more than one year

If a Credit Card has not been used for a period of more than one year, the process to close the card shall be initiated after intimating the Cardholder. If no reply is received from the Cardholder within a period of 30 days, the card account shall be closed by the Bank, subject to payment of all dues by the Cardholder. The information regarding the closure of card account shall be reported with the Credit Information Company/ies in the subsequent month reporting

Subsequent to closure of credit card account, any credit balance available in credit card accounts shall be transferred to the Cardholder's bank account. The Bank shall obtain the details of the Cardholder's bank account, if the same is not available.

(F) LOSS/ THEFT/ MISUSE OF CARD

(i) Procedure to be followed in case of loss/ theft/ misuse of card. The Cardmember should block the card immediately, using DBS Card+ Mobile app or web portal alternatively Cardholder can call DBS Card 24x7 Toll Free number : 1800 209 4555, or write and email to us on VantageCareIndia@db.com or the Cardholder may visit the nearest DBS Bank branch in the event the Credit Card is lost, stolen, not received, swallowed at an ATM of DBS Bank or any other Bank, or is being misused without his/her respective permission. The Credit Card thereafter will be blocked and suspended. In addition, in case of loss / theft / misuse, the Cardmember must file the Police Complaint/ First Information Report (FIR), a copy of which should be forwarded to the Bank.

(ii) Liability of card holder in case of (i) above

(a) The Cardmember's liability arising out of any unauthorized use of the Credit Card prior to notice/ communication to the Bank shall be towards all charges incurred till the notice/communication to the Bank and shall be "Nil" only after receipt of notice by the Bank.

(c) The Cardmember will fully co-operate with the Bank, the representatives of the Bank and/or legal authorities in the event of any investigation into any disputed transaction.

(d) In the event the Cardmember subsequently recovers the Credit Card (after reporting theft), the recovered Credit Card must not be used and must be cut in half and returned immediately to the Bank.

(iii) Unsuccessful / Failed transaction

By any reason if the transaction failed and it was deducted from your Credit Card, we request you to wait for 3 working days for the biller/merchant to claim the amount. If merchant claims the amount within 3 days, your transaction is considered successful.

If merchant does not claim the amount in 3 working days from the date of transaction, it will be reversed into your Credit Card within 5 working days from the date of transaction.

(G) DISCLOSURE

(a) The Cardmember hereby expressly authorizes the Bank, for the purposes of credit verification or reference checks or protection of its interests to disclose all/ any information or documents relating to the Cardmember including this Agreement and/or any other agreements, or to disclose upon default committed by the Cardmember, with Reserve Bank

of India, Income Tax Authorities, tribunals, courts, judicial bodies other banks, credit bureau, financial institutions or any other third party in conformity with the disclosure norms as applicable from time to time.

(b) The Cardmember hereby agrees that, only in case of an explicit consent provided by the Cardmember, the information furnished by the Cardmember in the credit card application form or otherwise may further be used by Bank for marketing purposes to sell Card related offers, including but not limited to, Balance Transfer, EMI offers, cash-related offers and insurance products, from time to time. Further, the Bank may use this information to market other products of Bank from time to time, in conformity with the disclosure norms as applicable. For ensuring that the Cardmember(s) are not inconvenienced, the Bank maintains a "Do Not Call" register and if Cardmember(s) will not like to be called for any marketing offers, they may inform the 24 Hours helpline by Phone or send an e-mail to cardcareindia@dbb.com for listing their said contact numbers in such register. The Cardmember(s) can also register at the Bank website for the exclusion of their respective contact details.

(c) In the event that the Bank receives adverse reports (relating to a Cardmember(s)' credit worthiness or something to such effect), the Bank may cancel the Credit Card, whereupon the entire outstanding balance as well as any further charges/fees incurred by use of the Credit Card, though not yet billed in a Statement, shall immediately become due and payable by the said Cardmember(s).

(d) The Cardmember authorizes the Bank to share information relating to the Cardmember with third parties to enable the Bank to administer, service and manage the benefits or programs to which the Cardmember is enrolled.

(e) Notwithstanding anything to the contrary, the Cardmember authorizes the Bank to disclose all any information or documents about the Cardmember including this Agreement and/ or any other agreement, transactions or dealings between the Cardmember and the Bank for any purpose to : a. its head office or to any other branches, subsidiaries or associated or affiliated companies of the Bank; b. professional advisers of the Bank; c. any potential or actual purchaser/ assignee of the Bank or of any of its businesses, rights, assets or obligations; or d. to any other person where disclosure is required by law.

(f) The Credit Information Bureau India Ltd. (CIBIL) is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian financial system. This is in line with the RBI's efforts to provide an effective mechanism for exchange of information between banks and financial institutions, thereby enabling Cardholders to avail of better credit terms from various institutions.

(g) All banks and financial institutions participating in this initiative are required to share Cardholder data with CIBIL and other credit information bureau. In view of the above, the

Bank shall report the data pertaining to Cardmember(s)/ Add on Card member(s) Account to CIBIL and other credit information bureau.

(h) In the event of default, the bank shall report the credit card account status as “defaulter” with the Credit Information Company. A seven-day notice shall be given to the Cardholder about the intention to report him/her as defaulter to the Credit Information Company.

(i) The Cardmember(s) acknowledge that, as per the business practices and applicable provisions, the Bank is authorized to share Cardmember(s)’ information with any existing or future credit bureaus as determined by the Bank from time to time. The said information may be shared with the CIBIL or any other credit information bureau approved/ notified by the competent authorities to improve the functionality and stability of the Indian financial system, and such other entities.

(j) In the event that a reported Card member subsequently settles or clears all dues with the Bank to the Bank’s satisfaction, the Bank shall make reasonable efforts in ensuring that the updated details of the said Card member are provided to CIBIL or such other credit information bureau to reflect the change.

(k) I authorize and give consent to DBS Bank to share and disclose any / all information as received KYC from UIDAI/ information furnished by me in application form(s) with credit bureaus / statutory bodies / subsidiaries/affiliates/Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that DBS Bank may deem fit.

In case the Card Member commits a default in payment or repayment of principal amount of any financial assistance/facilities/ financial/credit facility or interest/charges due thereon, DBS Bank and / or the RBI will have an unqualified right to disclose or publish the details of the default and the name of the Card Member/ or its directors/partners/ add-on card holders, as applicable, as defaulters in such manner and through such medium as DBS Bank or RBI in their absolute discretion may think fit. DBS Bank shall disclose information relating to credit history/repayment record and/or days past due status of the Card Member in terms of the Credit Information Companies (Regulation) Act, 2005 to a credit information bureau. Acceptance of an application for a Credit Card is based on no adverse reports of the Card Member's credit worthiness. DBS Bank may report to other banks or financial entities any delinquencies in the Card Account or withdrawal of the Card Member's credit facility through the Card or otherwise. Based on the receipt of adverse reports (relating to credit worthiness of the Card Member or his / her family members), DBS Bank may, after 15 days prior notice in writing, cancel the Credit Card, whereupon the entire outstanding balance in the Card Account as well as any further charges incurred by use of the Card, though not yet billed to the Card Account, shall be immediately payable by the Card Member. DBS Bank

shall not be obliged to disclose to the Card Member the name of the bank or financial entity, from where it received or to which it disclosed information.

(H) DISCLAIMER

DBS Bank or its Affiliates, and their respective employees, agents or contractors shall not be liable for any loss or damage, whether direct, indirect, consequential, incidental, exemplary, or special, including but not limited to loss of revenue, profit, business, savings, data or goodwill, loss of use, whether foreseeable or not, whether arising under any contract, tort or otherwise, arising out of any delay, interruption, restriction, suspension, breakdown, failure or error of communication systems, payment systems or any third party services necessary to provide the facility.

DBS Bank will never ask for card CVV/CVC/security code, PIN, OTP or password to offer any deals, services, products, gifts, vouchers, Cash Points, activation or cancellation of card.

Kindly ignore such requests on call/SMS/email. You should ensure not to share or disclose card number/CVV/CVC/security code, PIN, OTP or password with any other person.

The communication information shared with the Bank at the time of Credit card onboarding will be utilized only for credit card. Cardholder needs to reach out to the bank separately for updation of communication details with regards to other products of the Bank.

Kindly ensure authenticity of the website/portal before initiating any transaction. Beware of the fake websites that defraud you.