



Product Benefits and Terms

Bajaj Finserv DBS Bank 10X Plus Signature SuperCard

These Product Benefits and Terms apply to your use of Bajaj Finserv DBS Bank 10X Plus Signature SuperCard issued by DBS Bank India Limited ("DBS Bank"). Bajaj Finserv DBS Bank 10X Plus Signature SuperCard is a co-branded credit card issued by DBS Bank in collaboration with Bajaj Finance Limited ("Bajaj").

These Product Benefits and Terms shall be read along with the Cardmember Agreement and Most Important Terms and Conditions. Product Benefits and Terms shall prevail over Cardmember Agreement to the extent of any conflict between the terms herein and the terms of the Cardmember Agreement.

1. 1X Rewards Earn:

Cardmember shall earn 2 Cash Points on every INR 200 spent for all spends apart from fuel spends and cash withdrawals. All Cash points will be round down to calculate the Cash points. The Cash Points earned against purchases made on the credit card shall reflect in the cardmember's card account on posting of the transaction to the cardmember's card account.

2. 10X Rewards - Monthly Milestone:

Cardmember shall be eligible for 10X rewards on all spends on reaching total spends of Rs. 20,000 in a statement month, apart from cash withdrawals and fuel spends. Cash withdrawal and fuel spends will be counted for reaching milestone of Rs. 20,000 but will not be rewarded. All retail spends including Rs 20,000 will be calculated for milestone achievement calculation. An additional 18 Cash Points for every INR 200 spend will be credited to cardmembers for all spends beyond the 1X rewards earned apart from fuel spends, cash withdrawals and spends eligible for 'accelerated earn under 20X rewards category'. Maximum additional Cash Points earned by a cardmember will be restricted to 15,000 points per month. The Cash Points earned will be credited to cardmember's card account on statement generation date. Transaction reversal pertaining

to any previous statement cycle, will lead to re-calculation of milestones of that earlier cycle. This reversal will have no bearing on the current cycle. Spends on add-on cards will be included in the monthly milestone calculations and cash points will accrue on add-on card spends as well.

3. 20X Rewards – DBS Card+ IN App spends:

Cardmember shall be eligible for 20X rewards on eligible spends done on rewards platform within DBS Card+ IN app. An additional 38 Cash Points for every Rs. 200 spend will be credited to cardmembers card account beyond 1X Rewards earn. The Cash Points earned against purchases made on the credit card shall reflect in the cardmember's card account on posting of the transaction to the cardmember's card account. Maximum additional Cash Points earned by a cardmember will be restricted to 15,000 points per month. The maximum limit of 20X rewards is exclusive of cash points limit for monthly milestone as described in point 2. The accelerated Cash Points will be credited to cardmember card account on the transaction posting date. It is further clarified that spends on flight bookings on DBS Card+ IN app are not eligible for 20X Cashpoints.

4. Card Annual Fee:

There is a joining fee of Rs. 4999 + GST and an annual fee of INR 4999 + GST will be levied on the Card at the beginning of the next membership year.

5. Welcome Bonus:

20,000 Cash Points shall be awarded on first customer initiated transaction within 60 days of card issuance and payment of joining fees by the card holder. The bonus Cash Points shall be credited to card account in the subsequent statement. The bonus Cash Points is valid only on the first spend on the Primary Card which is made within 60 days of Card Issuance. Spends are calculated basis the transaction date captured on credit card account. Transaction date captured on credit card account is basis the transaction date submitted by the Merchant Establishment/Card Association (i.e. Visa). DBS Bank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done. Welcome cash points will be reversal

in case of upsell, upgrade, downgrade - pro rata basis. This welcome bonus is not applicable on swap to Bajaj Finserv DBS Bank 10X Plus Signature SuperCard from an already existing Bajaj Finserv DBS Bank SuperCard.

6. Fuel Surcharge waiver:

1% (+GST) fuel transaction charge (or surcharge) is levied by the merchant's Bank. This will be reversed (1% + GST) for transactions greater than INR 400 and less than INR 4000. The Fuel transaction surcharge are indicative only. These surcharges are levied by the acquirer (merchant's bank providing terminal / payment gateway) and actual surcharge might vary across different acquirers. Maximum fuel surcharge waiver Rs. 200 per statement cycle.

7. Reward point redemption:

Cash Points can be redeemed in the following ways:

- a. Redemption for gift vouchers via DBS Cards+ IN App
- b. Redemption against Hotel booking via DBS Cards+ IN App
- c. Cash point redemption against credit card outstanding

For details on Rewards Redemption and Terms & Conditions, please visit <https://www.dbsdelights.in/>

8. Membership Benefit:

Earn Cash Points equivalent to 40% discount max up to 12,000 Cash Points in a membership year on purchase of eligible memberships from DBS Cards+ INApp

9. Bajaj Finserv Health Prime Membership for Bajaj Health App:

Benefits available are listed on the app. To view the benefits, visit the app (available on Google Play Store and Apple Store). Health plan will be valid for 12 months from registration on portal. Benefit will be renewed every year post payment of fees.

10. Airport Lounge access:

Card holders are eligible for 2 complimentary domestic airport lounge access per quarter and 2 international airport lounge access per annum.

These are guided by Airport Lounge access terms and conditions available on <https://go.dbs.com/3IC681A>

11. Other Terms and Conditions:

- a. Cash Points are valid only for 2 years from the date of accrual. e.g.: - if you have received Cash Points in the month of May 2020, then the same will expire on 31st May 2022.
- b. If a Cardholder having negative Cash Point Balance at the time of voluntary closure, then the equivalent value of such negative Cash points will be automatically converted to statement debit and is required to be paid by the Cardholder along with any other dues. Reverse debit will be calculated at 20 paise per Card Point.
- c. The Points do not constitute property of the Cardholder and are not transferable by operation of law or otherwise to any other person or entity
- d. Reward point redemption will be restricted if a cardmember has made NIL payment beyond 5 days from payment due date
- e. Reward point balance will be forfeited if a cardmember has made NIL payment beyond 30 days from payment due date
- f. In case of transaction reversal, Cash Points credited (Normal/accelerated) will be reversed
- g. Cash Points earn will be restricted only up to the credit limit allocated to cardmember. No Cash Points will be credited for overlimit usage.
- h. In case of upgrade or downgrade, card variant during the statement generation will be considered and all reward point calculations.
- i. New card features will be activated only once physical card is delivered. In case of upgrade or downgrade, card variant during the statement generation will be considered and all Cash points will be accordingly.
- j. Cash points accrual is subject to change with a notice of 30 days.