Product Benefits and Term and Conditions
Bajaj Finserv DBS Bank 5X Rewards SuperCard

These Product Benefits and Terms apply to your use of Bajaj Finserv DBS Bank 5X Rewards SuperCard issued by DBS Bank India Limited ("DBS Bank"). Bajaj Finserv DBS Bank 5X 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 & Conditions. These 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:
   Customer 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 customer's card account on posting of the transaction to the customer's card account.

2. 5X Rewards - Monthly Milestone:
   Customer shall be eligible for 5X rewards on reaching spends of Rs. 10,000 on all spends apart from cash withdrawals and fuel spends within a statement period. Cash withdrawal and fuel spends will be counted for reaching milestone of Rs. 10,000 but will not be rewarded. All retail spends including Rs 10,000 will be calculated for milestone achievement calculation. An additional 8 Cash Points for every INR 200 spend will be credited to customers for all spends beyond the 1X rewards earned apart from fuel spends, cash withdrawals and spends eligible for 'accelerated earn under 10X rewards category'. Maximum additional Cash Points earned by a customer will be restricted to 3,000 points per month. The Cash Points earned will be credited to customer's 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 point will accrue on add-on card spends as well.

3. 10X Rewards – DBS Card+ IN App spends:
   Customer shall be eligible for 10X rewards on eligible spends done on rewards platform within DBS Card+ IN app. An additional 18 Cash Points for every Rs. 200 spend will be credited to customers account beyond 1X Rewards earn. The Cash Points earned against purchases made on the credit card shall reflect in the customer's card account on posting of the transaction to the customer's card account. Maximum additional Cash Points earned by a customer will be restricted to 3000 points per month. The maximum limit of 10X rewards is exclusive of monthly milestone cash points limits as described in Point 2. The accelerated Cash Points will be credited to customer account on the transaction posting date. It is further clarified that spends on flight bookings on DBS Card+ IN app are not eligible for 10X Cash points.

4. Card Annual Fee:
   There is an annual fee of INR 499 + GST levied on the Card at the beginning of the membership year. A card member shall be exempted from the said annual card fees of subsequent year in which he/she spends INR 50,000 or more on his/her Card. Annual fee waiver will be for next year. Any balance conversion, balance transfer, Xpress cash will not be considered for annual fee milestone calculation.

5. Welcome Bonus:

   2,000 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 5X Rewards 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. 100 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 www.go.dbs.com/rewardsredemption

8. Membership Benefit:
   Earn Cash Points equivalent to 20% discount max up to 1000 Cash Points on purchase of eligible memberships from DBS Cards+ IN App

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.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 customer has made no payment beyond 5 days from payment due date
e. Reward point balance will be forfeited if a customer has made no 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 customer. 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.