

SAFRA DBS CREDIT & DEBIT CARDS FAQs

1) What is this new SAFRA DBS Credit & Debit Cards?

The SAFRA DBS Credit & Debit Cards double up as both a Credit or Debit card, as well as a SAFRA Membership Card.

2) Who is eligible to apply for the SAFRA DBS Credit & Debit Cards?

The SAFRA DBS Credit or Debit Card is exclusive to SAFRA Members only. Credit & Debit Cards approval are also subjected to DBS's application requirements of the DBS Credit and Debit Cards.

Female Spouse or child dependant (above the age of 18), can apply for the supplementary SAFRA DBS Credit Card only if the Principal member's application for the SAFRA DBS Credit Card is approved. Female Spouse or child dependant (above the age of 16), can apply for the SAFRA DBS Debit Card only if the Principal member's application for the SAFRA DBS Debit Card is approved.

Approvals of the Credit & Debit Cards are also subjected to application requirements of the DBS Credit and Debit Cards.

3) How many Supplementary Card(s) can I have under the SAFRA DBS Credit card?

A SAFRA DBS Credit Cardmember can only have the following number of Supplementary Cards, please note that this is only applicable if the Principal SAFRA DBS Credit Cardmember is a male Cardmember:

- (a) Spouse: One (1) female spouse accompanied with the marriage certification document upon application
- (b) Children: No limitation, but must be 20 years and below and accompanied with birth certification document upon application

Please note that the bank's application requirements on supplementary credit card apply.

4) How much is the Card annual fee?

There is no Card annual fee for the SAFRA DBS Credit & Debit Cards. SAFRA members will only be required to pay for their SAFRA membership fees.

5) Can I apply for more than 1 Card?

One member is only allowed to hold only ONE valid membership card type (either the SAFRA Membership Card, SAFRA DBS Credit Card or SAFRA DBS Debit Card).

6) What will happen to my old SAFRA membership card when I receive the new SAFRA DBS Credit or Debit Card?

SAFRA member is encouraged to destroy the old SAFRA membership card upon receiving the new SAFRA DBS Credit or Debit Card. SAFRA will only have one (1) valid membership card registered in the system.

7) If the SAFRA DBS Credit or Debit Card application is declined, can I still apply for the SAFRA Membership Card?

In the event that the SAFRA DBS Credit or Debit Card application is declined, SAFRA will issue the applicant with the SAFRA Membership Card. SAFRA member is not required to fill up another application form for the Membership Card.

8) If the SAFRA DBS Credit or Debit application is declined and I do not want a SAFRA membership card, can I request for a refund of the membership fees?

For the membership fee refund, please contact SAFRA membership customer service at 1800 377 9800 or email to mship_svc@safra.sg.

9) Can I request for a refund of the SAFRA membership fee if I choose to cancel my SAFRA Credit or Debit Card?

For members who have participated in the Advance Payment Scheme (2, 5 or 10 years), there will be no refund for any unused years of subscription. For more information, please contact SAFRA membership customer service at 1800 377 9800 or email to mship_svc@safra.sg.

10) What should I do if I lost my SAFRA DBS Credit or Debit Card?

For lost of your SAFRA DBS Credit or Debit Card, kindly contact DBS customer service at 1800 111 1111 for a card replacement.

11) I have received my SAFRA DBS Credit Card but yet to receive my welcome gifts. What should I do?

The SAFRA DBS Credit or Debit Card is issued by DBS while the welcome gifts redemption letter is issued by SAFRA. For enquiries on the welcome gifts, please contact SAFRA membership customer service at 1800 377 9800 or email to mship_svc@safra.sg.

SAFRA\$ FAQs

12) Is there any expiry for the SAFRA\$?

Yes, the SAFRA\$ has 1 year expiry from the issued date.

13) Where can I see my SAFRA\$?

For SAFRA DBS Credit Cardmembers, you can see your SAFRA\$ via (a) iBanking and/or (b) your billing statement.

For SAFRA DBS Debit Cardmembers, you can check your SAFRA\$ by contacting the DBS Contact Centre.

14) How can I use my SAFRA\$?

For SAFRA DBS Credit Cardmembers, SAFRA\$ can be used to offset purchases at SAFRA Clubhouses and offset your credit card bill.

For SAFRA DBS Debit Cardmembers, SAFRA\$ can be used to offset purchases at SAFRA Clubhouses and redeem SAFRA\$ to be credited to the Current/Savings Account linked to your SAFRA DBS Debit Card

SAFRA POINTS FAQs

15) If I apply for the SAFRA DBS Credit or Debit Card, am I still eligible to earn SAFRA Points?

Yes, you can still earn SAFRA Points at the participating merchant outlets. Please visit www.safra.sg for the list of participating merchant outlets.

16) What happen to my SAFRA Points available in the old SAFRA Membership Card if I apply for the SAFRA DBS Credit or Debit Card?

All existing SAFRA Points available in your old SAFRA Membership card will be transferred to the new SAFRA DBS Credit or Debit Card.

Please contact SAFRA membership customer service at 1800 377 9800 or email to mship_svc@safra.sg or visit www.safra.sg for more details on SAFRA Points.