

Terms and Conditions Governing the DCS Ultimate Platinum UnionPay Card - Mainland China Spend Program 2023 ("Promotion")

Promotion Period

1. This Promotion is valid from 20 November 2023 to 31 December 2023 (both dates inclusive).

Eligibility

2. This Promotion is open to the Principal and Supplementary Cardmembers of a DCS Ultimate Platinum UnionPay Card ("**Cardmember**") issued by DCS Card Centre Pte Ltd ("**DCS**").
3. To be eligible for the Promotion, the Card account must be valid (i.e. must not be suspended, cancelled or terminated), must be in good standing and must be conducted in a proper and satisfactory manner, as determined by DCS in its discretion ("**Eligible Cardmember**").

Promotion Mechanics

4. The Eligible Cardmember will receive an additional 5% cashback ("**Bonus Cashback**") on the transactions charged in Renminbi ("**RMB**") ("**Qualifying Spend**") during the Promotion Period.

Bonus Cashback

5. The Bonus Cashback is capped at S\$60 per Card, while redemptions last.
6. For the purpose of the Promotion, "**Qualifying Spend**" refers to retail transactions (including offline and online transactions) charged in RMB to a Mainland China Merchant (as defined in clause 7 below) regardless of its posting currency through UnionPay Network, and:
 - a) are not under the list of Exclusions;
 - b) have a transaction date falling within the Promotion Period; and
 - c) have been successfully posted to the Card account within the Promotion Period.
7. For the purpose of the Promotion, "**Mainland China Merchant**" refers to merchants operating in the People's Republic of China (excluding Hong Kong, Macau and Taiwan) that sell products/services online and/or offline.
8. This Promotion is limited to one (1) redemption per Cardmember.
9. Both Principal and Supplementary Cardmembers are eligible to participate in this Promotion. If the Qualifying Spend is made on the Supplementary Card, the Bonus Cashback will be reflected on the Supplementary Card.
10. The Bonus Cashback will be credited by UnionPay International ("**UPI**") to the eligible DCS Ultimate Platinum UnionPay Card account within 1 month from the end of the Promotion Period i.e. by 31 January 2024.
11. Transactions made must be successfully captured by and posted in UPI's server and system within the Promotion Period. DCS Shall not be responsible or liable for any delay in the transmission to UPI of any evidence of purchases by merchants or any other third party or for any non-fulfilment or delay in the payment of Bonus Cashback by UPI. For the avoidance of doubt, if a transaction was made on 31 December 2023 and posted on 1 January 2024, this transaction would not be considered under Qualifying Spend under this Promotion.
12. In the event of a refund and/or return amount, the amount will not be included in the tabulation of the Bonus Cashback. In the event that the Bonus Cashback has already been credited when the refund occurs, DCS and UPI reserve the rights to claw back the Bonus Cashback that was awarded.

13. The Bonus Cashback awarded under the Promotion is strictly non-transferable and non-exchangeable for cash, credit, cashier's orders, reward points, other gifts or benefits, whether in whole or in part.
14. The Bonus Cashback awarded will be in Singapore Dollars ("SGD"). All foreign currency denominated Qualifying Spend shall be converted to SGD at the prevailing foreign exchange rates as determined by DCS for the calculation of Bonus Cashback to be awarded. For the avoidance of doubt, all foreign currency denominated Qualifying Spend on the Card will be subject to Foreign Currency Transaction Fees.
15. DCS and/or UPI is entitled, for any reason and at any time, without liability, to rectify any errors in the computation of the Qualifying Spend, or otherwise adjust such computation.

Exclusion

16. The following transactions shall not be deemed as Card Transactions and do not qualify to earn any Cashback (collectively referred to as the "Exclusions"):-
 - (a) Annual fees;
 - (b) Service charges and/or late payment charges;
 - (c) All disputed charges unresolved as at DCS' processing date of the monthly SoA during the promotion period;
 - (d) All debit and credit journal entries;
 - (e) Casino/access charges and/or cheque encashing charges;
 - (f) Stolen/lost/fraud Card charges;
 - (g) AXS bill payments;
 - (h) Road Tax payment;
 - (i) All transactions at LTA;
 - (j) All transactions at Singapore Post;
 - (k) 0% Interest-free Instalment Payment Plan (also known as BNPL, or Buy-Now- Pay-Later);
 - (l) ReadyCASH;
 - (m) DCA\$H;
 - (n) Balance transfer;
 - (o) Transactions made with Esso Fleet Card (EFC);
 - (p) Cash advance transactions;
 - (q) Any transaction with transaction description "AMAZE**"
 - (r) Any transaction made with the following Merchant Category Codes (MCC):

MCC	Description
4784	Tolls and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water and Sanitary
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing – Insurance Services
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6050	Quasi Cash - Member Financial Institution
6051	Non-Financial Institutions –Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums
6513	Real Estate Agents and Managers
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance, and Janitorial Services
7523	Parking Lots, Parking Meters and Garages
7800	Government-Owned Lotteries (US Region only)

7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
7802	Government-Licensed Horse/Dog Racing (US Region only)
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable Social Service Organizations
8651	Political Organizations
8661	Religious Organizations
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies or Departments
9406	Government-Owned Lotteries (Non-U.S. region)

General Terms and Conditions

17. The Eligibility of any Eligible Cardmembers to participate in this Promotion and/or receive any Bonus Cashback shall be determined at the absolute discretion of DCS and UPI.
18. By participating in this Promotion, the participating Cardmembers consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of the participating cardmember's personal data by/to DCS's agent or vendors and such other third party for the purpose of the Promotion and participating Cardmembers agree to be bound by the terms of DCS Privacy Policy, a copy of which can be found on <https://dcsc.com/legal/privacy-policy>.
19. DCS, its related corporations, employees and/or agents shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any applicant and/or any other person by reason of, arising from or in connection with the Promotion.
20. DCS reserves the right to vary, delete or add to any of these terms and conditions from time to time or to withdraw, suspend or terminate the Promotion at any time without notice or liability.
21. DCS's decision on all matters relating to the Promotion shall be final, binding and conclusive.
22. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
23. All prevailing and relevant DCS Card terms and conditions and agreement shall apply. For full details, please visit dcsc.com.
24. All information is correct at the time of publication.