

## Terms and Conditions Governing the DCS Ultimate Platinum UnionPay Card - Spend and get additional 3% cashback promotion (“Promotion”)

### Promotion Period

1. This Promotion is valid from 01 October 2024 to 31 December 2024 (both dates inclusive).

### Eligibility

2. This Promotion is offered to the Principal and Supplementary Cardmembers holding a DCS Ultimate Platinum UnionPay Card (“**Cardmember**”) issued by DCS Card Centre Pte Ltd (“**DCS**”).
3. To be eligible for the Promotion, the Principal 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 at its discretion (the “**Eligible Cardmember**”).

### Promotion Mechanics

4. Subject to the terms herein, the Eligible Cardmember will be entitled to receive an additional 3% cashback (“**Bonus Cashback**”) on the eligible transactions when he/she charges a minimum spend of S\$1,000 to his/her Card (“**Qualifying Spend**”) during the Promotion Period.

### Bonus Cashback

5. The Bonus Cashback is capped at S\$60 for each Principal Card Account, while redemptions last.
6. For the purpose of the Promotion, “**Qualifying Spend**” refers to retail transactions (including offline and online transactions) charged 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 avoidance of doubt, any Card Transaction incurred by a Supplementary Cardmember shall accrue to the respective Principal Cardmember and form part of the Card Transactions eligible to receive the Bonus Cashback.
8. This Promotion is limited to one (1) redemption for each Principal Card Account.
9. The Bonus Cashback will be credited to the eligible Principal Card Account within 2 months from the end of the Promotion Period (i.e. by 28 February 2025).
10. Transactions made must be successfully captured by and posted within the Promotion Period. DCS shall not be responsible or liable for any delay in the transmission 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. For illustration, if a transaction is made on 31 December 2024 and posted on 1 January 2025, this transaction would not be considered as Qualifying Spend under this Promotion.
11. In the event of a refund and/or return amount, the amount will not be included for the purpose of calculating the Bonus Cashback, and DCS reserves the rights to claw back the Bonus Cashback if the refund occurs after the Bonus Cashback has already been credited.
12. The Bonus Cashback will not be awarded to the Eligible Cardmember if the Card Account is voluntarily, or involuntarily closed, terminated, or suspended for any reasons whatsoever before the Bonus Cashback is awarded to the Cardmember.

13. The Bonus Cashback awarded to the Eligible Cardmembers 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. For avoidance of doubt, DCS 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 as DCS may deem necessary.

### **Exclusion**

16. Any of the following transactions shall not be deemed as Card Transactions and does 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 during the Promotion Period;
  - (d) All adjusting entries during the Promotion Period;
  - (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) ReadyCA\$H;
  - (m) DCA\$H;
  - (n) Balance transfer;
  - (o) Pay4U transactions
  - (p) Cash advance transactions
  - (q) Transactions made with Esso Fleet Card (EFC);
  - (r) Any transaction with transaction description "AMAZE\*\*"
  - (s) 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 under this Promotion shall be determined at the absolute discretion of DCS.
18. By participating in this Promotion, the Eligible 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, 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 Eligible Cardmember 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 at any time 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](https://dcsc.com).
24. All information is correct at the time of publication.