

FX Cash Rebate Campaign Terms and Conditions 2023

- The FX Spend Campaign (“**Promotion**”) is valid from 1 December 2023 to 31 January 2024 (both dates inclusive) (the “**Promotion Period**”).
- The Promotion is open to all principal cardholders (“**Cardholders**”). By participating in the Promotion, Cardholders agree to be bound by these terms and conditions.
- The Promotion is valid for all Personal DCS Diners Club International Credit/Charge Cards only, excluding DCS D-Lite Cards.

Promotion Mechanics

- Receive 2% cash rebate on all eligible foreign currency spend up to S\$5,000 (maximum of S\$100 cash rebate).
- Foreign currency refers to any lawful currency, other than Singapore Dollars.
- To be eligible for this promotion, the transaction made at the overseas point of sale must be charged in foreign currency. If the payment has been converted to Singapore Dollars by the Merchant at the point of sale, the transaction will not be considered for the Promotion.
- Only transactions posted during the Promotion Period will be considered for the eligibility of the Promotion.
- Each Cardholder is only eligible up to a maximum of S\$100 cash rebate from this Promotion.
- The 2% cash rebate will be credited into the registered DCS Card by 31 March 2024.

How to Participate

- To participate in the Promotion, Cardholders are required to send an SMS composed in the following format: “**TRAVEL**<space>**Last 4 digits of your DCS Card number**” to **8666 6362** from the mobile number registered with us (“**DCS Registered Mobile Number**”).
- Only foreign currency spend made with the registered Card based on the last 4 digits of the DCS Card specified via SMS will be considered for eligibility of the Promotion.
- An acknowledgement of participation will be sent within one (1) working day to the mobile number used for registration of participation.
- Only Principal Cards are eligible for participation in this Promotion.
- Cardholders whose current mobile number is different from DCS Registered Mobile Number are required to first update their mobile number with DCSCC before registering for the Promotion. Cardholders would not be eligible to

participate should they register for the Promotion with a mobile number different from DCS Registered Mobile Number.

- For avoidance of doubt, in the event of multiple SMS registrations by the Cardholder, the latest SMS received by us will be taken as final.
- Cardholders are only deemed to be qualified for the promotion upon receipt of the acknowledgment SMS from us.
- Limited only to the first 500 successful registered Cardholders.

General

- For the purposes of the Promotion, the following transactions charged to a DCS Card will not be considered towards the Qualifying Amount:
 - Entrance and/ or subscription and/or renewal fees;
 - Service charges and/or late payment charges;
 - All disputed charges unresolved as at DCSCC's processing date of the monthly statement during the promotion period;
 - All debit and credit journal entries;
 - Casino/access charges and/or cheque encashing charges;
 - Stolen/lost/fraud Card charges;
 - AXS bill payments;
 - Road Tax payment;
 - All transactions at Land Transport Authority;
 - All transactions at Singapore Post;
 - 0% Interest-free Instalment Payment Plan (also known as BNPL, or Buy-Now- Pay-Later);
 - ReadyCA\$H;
 - DCA\$H;
 - Balance Transfer;
 - Transactions made with Esso Fleet Card (EFC);
 - Cash advance transactions
 - Any transaction made with the following Merchant Category Codes (MCC):

MCC	Description
4829	Money Transfer Merchant
5199	Nondurable Goods Not Elsewhere Classified
5960	Direct Marketing Insurance Services
6012	Member Financial Institution, Merchandise And Services
6050	Quasi Cash - Member Financial Institution
6051	Quasi Cash Merchant
6211	Securities Brokers/Dealers
6300	Insurance Sales, Underwriting And Premiums
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Money Transfer
6540	Nonfi Stored Value Gift Card
7995	Gambling Transactions Entertainment

MCC	Description
9222	Fines
9223	Bail And Bond Payments
9311	Tax Payments
9399	Government Services Not Elsewhere Classified
9402	Postal Services Government Only
9405	Intra-Government Purchases-Government Only

- Cardholder's DCS Card must be in good standing, and conducted in a proper and satisfactory manner, as determined by DCSCC.
- These Promotion Terms and Conditions are to be read together with the Card Terms and any other product terms that may be applicable in conjunction with the Promotion (collectively "**Other Terms**"). In the event of any inconsistency between these terms and the Other Terms, these terms shall prevail only to the extent of such inconsistency.
- DCS reserves the right to change, amend and/or vary the terms and conditions (or any part thereof) or withdraw this promotion from time to time without assigning any reason thereto. In the event of any dispute, the decision of DCS is final.
- All information is correct at the time of publication.

Information correct as at 1 December 2023