

Terms and Conditions for DCS Credit Card Promotion (the “Promotion”)

1. This Promotion is available from 1 September 2025 to 30 September 2025, or to such other date(s) as may be determined and notified by DCS Card Centre Pte. Ltd. (“DCS”) at its sole discretion (the “Promotion Period”).

2. Under the Promotion, the successful applicant will be rewarded with an acquisition gift if he/she applies for any Eligible Card(s) within the Promotion Period with DCS successfully. For the purpose of the Promotion and subject to the terms and conditions herein, the Promotion is only eligible for an applicant who does not hold any credit card issued by DCS and has not previously had any cancelled credit card issued by DCS nine (9) months prior to the new Eligible Card(s) being approved.

3. For the purpose of the Promotion, an “Eligible Card” shall mean any of the following:

- i. Diners Club International Credit Card
- ii. Diners Club International Charge Card
- iii. DCS CASHBACK Credit Card
- iv. DCS DON DON DONKI Credit Card
- v. DCS Mustafa Credit Card
- vi. DCS Sheng Siong Credit Card
- vii. DCS VICOM Credit Card
- viii. DCS Ultimate Platinum UnionPay Card
- ix. DCS Ultimate Platinum Mastercard
- x. DCS Flex Visa Platinum Card
- xi. DCS V2 Card

4. For avoidance of doubt, the Eligible Card **shall not include** DCS D-Lite Card DCS, DeCard Mastercard SGD, DCS Imperium World Elite Card and Courts DCS Mastercard. Any new application which includes Courts DCS Mastercard, that application shall not be considered part of this Promotion.

5. For DCS Regular Credit Card, an applicant would be eligible to receive **one (1) CATERPILLAR Industrial Plate Trunk (Medium) luggage bag worth S\$320 (“the Luggage Bag”)**, if he/she:

(a) successfully applies for at least one (1) of the Eligible Card as the principal cardholder and spends at least a monthly aggregate amount of S\$400 on Eligible Transactions for two consecutive months with that Eligible Card.

6. For DCS S\$500 limit Credit Card, an applicant would be eligible to receive a **Cashback of S\$20 (“the Cashback”)** if he/she:

(a) successfully applies for any two (2) of the Eligible Cards as the principal cardholder within the Promotion Period, and spends at least a monthly aggregate amount of S\$150 on Eligible Transactions for two (2) consecutive months with either of the Eligible Cards; or

(b) successfully applies for at least one (1) of the Eligible Card as the principal cardholder and spends at least a monthly aggregate amount of S\$200 on Eligible Transactions for two (2) consecutive months with that Eligible Card.

(c) For the purpose of the Promotion, an “Eligible Card” shall mean any of the following:

- i. Diners Club International ACE Credit Card
- ii. DCS CASHBACK ACE Credit Card
- iii. DCS DON DON DONKI ACE Credit Card
- iv. DCS Mustafa ACE Credit Card
- v. DCS Sheng Siong ACE Credit Card

vi. DCS VICOM ACE Credit Card

7. For avoidance of doubt, the monthly aggregate amount shall be determined by DCS at its sole discretion, based on the posting date of the Eligible Transaction to the account. Upon approval of the Eligible Card(s), the applicant must make at least one Eligible Transaction with the Eligible Card each calendar month for the first two (2) consecutive months, starting from the date of approval, and ending at the expiration of the second calendar month. In the event of any refunded, disputed or unauthorised transaction, it shall not be considered as the Eligible Transaction(s).

Illustration

Card Approved Date	First Month of Qualifying Period	Second Month of Qualifying Period
17 January 2025	17 January 2025 – 28 February 2025	1 March 2025 – 31 March 2025
8 February 2025	8 February 2025 – 31 March 2025	1 April 2025 – 30 April 2025
4 March 2025	4 March 2025 – 30 April 2025	1 May 2025 – 31 May 2025

8. The Luggage Bag or the Cashback (as the case may be) (the “**Acquisition Gifts**”) is subject to availability, and DCS reserves the right to replace, exchange, vary or substitute any or all Acquisition Gifts at its sole discretion without providing prior notice or reason and without liability to any person.

9. For the purpose of the Promotion, an “Eligible Transaction” means an approved retail transaction effected with the Eligible Card by the Applicant, locally or overseas. The following transactions are expressly excluded and shall not be treated as Eligible Transactions: (i) Cash advances, (ii) Fund Transfer, (iii) Fees and charges (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges imposed by DCS) and (iv) any transaction deemed by DCS at its sole discretion to be of a business and/or corporate nature. Any determination by DCS as to whether a transaction is considered as an Eligible Transaction shall be binding and conclusive.

10. Subject to the terms and conditions, each applicant is entitled to only one of the Acquisition Gifts.

The Luggage Bag

11. Once the applicant has met the minimum spend requirement, he/she may either receive either a redemption letter sent to his/her last known address on record with DCS, or an e-coupon through the DCS Card application with a push notification sent to his/her mobile phone notifying him/her that the e-coupon has been saved to their coupon wallet in the DCS Card application. The details on the redemption of the Luggage Bag will be included in the redemption letter/e-coupon. DCS will send the redemption instructions within two (2) months of the end of the qualifying spend period.

12. No reservation of colour is allowed for the Luggage Bag. The Luggage Bag may be redeemed in different colours and shall be subject to availability, on a first-come-first-served basis.

13. The Luggage Bag must be claimed from the merchant within one month from the date of the redemption letter or e-coupon, after which it shall be forfeited. Any applicant whose the Luggage Bag has been forfeited shall not be entitled to any payment or compensation from DCS notwithstanding that he/she may not have received the redemption letter or a push notification from DCS for any

reason whatsoever. The redemption of the Luggage Bag is subject to such other terms and conditions as may be imposed by the merchant supplying the Luggage Bag.

14. In the event the redemption letter or e-coupon is lost, misplaced, misused, defaced, damaged or stolen, the applicant's entitlement to a replacement redemption letter or e-coupon is subject to the sole discretion and final determination of DCS. Where DCS decides to issue a replacement redemption letter or e-coupon, DCS reserves the right to deduct the value of the Luggage Bag from either of the Eligible Card accounts held by the applicant.

15. DCS reserves the right to claim the full value of the Luggage Bag from an applicant by adding the value of the Luggage Bag (together with any associated fees and expenses) to the amount payable by the applicant prior to the closure / termination of the Eligible Card account if:

- (a) any of Eligible Card account is closed/terminated for whatever reason (whether by the applicant, DCS or otherwise) within twelve (12) months from the opening date of the Eligible Card account;
- (b) any transaction counted by DCS towards the minimum spend is (in full or in part) cancelled or reversed by any party for any reason;
- (c) any transaction counted by DCS towards the minimum spend is determined to be used for other promotions or found to be ineligible to be counted towards the minimum spend; or
- (d) it is determined by DCS that the applicant has breached any of the terms and conditions relating to the Promotion, the Eligible Card account. In such cases, the applicant authorises DCS to debit the full value of the Activation Gift (as applicable) from any of the Eligible Card account.

16. The Luggage Bag is not exchangeable or refundable for cash, credit or in kind.

17. Images of the Luggage Bag in collaterals are solely for illustrative purposes only.

18. The applicant shall accept the Luggage Bag "as is". DCS is not the supplier of the Luggage Bag or any related services and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Luggage Bag or related services and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Luggage Bag. DCS is not an agent of the merchant. Any dispute over the Luggage Bag, product quality and/or services by a merchant should be resolved directly with the merchant.

The Cashback

19. DCS reserves the right to clawback the Cashback should customer reverse spend resulting to customer not meeting the minimum spend (where applicable).

20. Subject to the terms herein, the Cashback shall be credited into the applicant's Eligible Card account. If the applicant has two or more Eligible Cards, the Cashback will be credited to the account of the account of the Eligible Card with the highest spend on eligible posted transactions within two (2) months after the end of the Promotion.

General Terms and Conditions

21. The Promotion is not valid in conjunction with other DCS offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by DCS.
22. 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, the Acquisition Gift.
23. 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.
24. DCS's decision on all matters relating to the Promotion shall be final, binding and conclusive.
25. 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.
26. These terms and conditions shall be read together with the Terms and conditions governing DCS Credit Cards and the terms and conditions of the merchant(s) supplying the Luggage Bag.

Information is correct as 1 September 2025.