

## Apple Pay Campaign Terms and Conditions 2025

- The Apple Pay Cash Rebate Campaign ("**Promotion**") is valid from 15 May 2025 to 31 July 2025 (both dates inclusive) (the "**Promotion Period**").
- The Promotion is valid for all DCS Personal Mastercard and Visa Cards.
- The Promotion is open to participation of all Principal Cardholders ("**Cardholders**") only.
- By participating in the Promotion, Cardholders agree to be bound by these terms and conditions.

### **Promotion Mechanics**

- Make a minimum of 8 retail transactions using Apple Pay ("**Qualifying Transactions**") with the registered DCS Mastercard or Visa Card to receive a S\$20 Cash Rebate.
- For the purposes of this promotion, retail transactions include purchases made in-store or online at eligible merchants via Apple Pay using the registered DCS Mastercard or Visa Card.
- Principal Cardholders who received the promotion Cash Rebate under the Apple Pay Cash Rebate Campaign between 19 November 2024 to 28 February 2025 will not be eligible to participate in this Campaign.
- Only retail transactions posted during the Promotion Period will be considered for the eligibility of the Promotion.
- The total Cash Rebate awarded to each eligible Cardholder under this promotion is capped at S\$20, regardless of the number of Cards held by the Cardholder.
- The Cash Rebate will be credited to the registered DCS Card by 30 September 2025.
- Any reversals of transaction(s) posted during the Promotion Period will affect the total number of transactions counted towards the minimum required for the Promotion.

### **How to Participate**

- To participate in the Promotion, Principal Cardholders are required to send an SMS composed in the following format: "**APPLE<space>Last 4 digits of your DCS Card number**" to **8666 6362** from the mobile number registered with us ("**DCS Registered Mobile Number**").
- Only Principal Cardholders are eligible for participation in this Promotion, however supplementary cardholder spend can be included in the calculation of the total number of Qualifying Transactions to the registered Card.
- Each Principal Cardholder is eligible to register only one (1) DCS Mastercard or Visa Card for the Promotion, regardless of the number of Cards held by the Cardholder.



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**DCS CARD CENTRE PTE. LTD.**  
*[formerly known as Diners Club (Singapore) Pte Ltd]*  
Co. Reg. No. 197300502W  
7500E Beach Road #03-201 The Plaza Singapore 199595  
☎ 6416 0800 🌐 [www.dcscc.com](http://www.dcscc.com)

- For avoidance of doubt, in the event of multiple SMS registrations by the Cardholder, only the latest SMS received by us will be taken as final.
- Only transactions made using Apple Pay with the registered Card based on the last 4 digits of the DCS Card specified via SMS will count towards the Promotion.
- An acknowledgement of participation will be sent to the Cardholder's DCS Registered Mobile Number within one (1) working day.
- SMS participation before and/or after the Promotion Period will not be considered for the 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.
- Cardholders are only deemed to be qualified for the promotion upon receipt of the acknowledgment SMS from us.
- The Promotion is limited only to the first 3,500 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 Transactions:
  - Annual fees
  - Service charges and/or late payment charges
  - All disputed charges unresolved as at DCS' processing date of the monthly SoA
  - All adjusting entries on the statement of account
  - Casino/access charges and/or cheque encashing charges
  - Stolen/lost/fraud Card charges
  - AXS bill payments
  - Road Tax payment
  - All transactions at LTA
  - All transactions at Singapore Post
  - 0% Interest-free Instalment Payment Plan
  - ReadyCA\$H
  - DCA\$H
  - Balance transfer
  - Pay4U transactions
  - Cash advance transactions
  - Transactions made with Esso Fleet Card (EFC)
  - Any transaction with transaction description "AMAZE\*"



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- 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)

- 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 15 May 2025.**