

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

1. This Promotion is available from 1 September 2023 to 30 November 2023, or 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) with us 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 us and has not had any cancelled credit card issued by us nine (9) months before the month that the new Eligible Card(s) is approved.

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

- 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 POPULAR Credit Card
- vii. DCS Sheng Siong Credit Card
- viii. DCS VICOM Credit Card
- ix. DCS Ultimate Platinum UnionPay Card
- x. DCS Ultimate Platinum Mastercard

4. For avoidance of doubt, the Eligible Card **does not include** DCS D-Lite Card.

5. For DCS Regular Credit Card, an applicant would be qualified to receive **a pair of GOTRIP luggage bag worth S\$500 (“the Luggage Bag”)**, if he/she:

- (a) successfully applies for any two (2) of the Eligible Cards as the principal cardholder, and spends at least a monthly aggregate amount of S\$350 on Eligible Transactions, for two consecutive months with any of the two (2) 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\$450 on Eligible Transactions for two consecutive months with the Eligible Card.

6. For DCS S\$500 limit Credit Card, an applicant would be qualified 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, and spends at least a monthly aggregate amount of S\$150 on Eligible Transactions for two (2) consecutive months with the Eligible Card; 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 the Eligible Card.
- (c) For the purpose of the Promotion, an “Eligible Card” shall mean
 - 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 POPULAR ACE Credit Card

- vi. DCS Sheng Siong ACE Credit Card
- vii. DCS VICOM ACE Credit Card

7. For avoidance of doubt, the monthly aggregate amount shall be determined by DCS at its sole discretion, taking into account the date on which the Eligible Transaction is posted to the account, provided that, upon approval of the Eligible Card(s), the applicant effects at least one Eligible Transaction with the Eligible Card each calendar month for the first two (2) consecutive months, commencing from the date of approval, and ends at the expiration of the second calendar month.

Illustration

| Card Approved Date | First Month of Qualifying Period | Second Month of Qualifying Period |
|---------------------------|---|--|
| 17 January 2023 | 17 January 2023 – 28 February 2023 | 1 March 2023 – 31 March 2023 |
| 8 February 2023 | 8 February 2023 – 31 March 2023 | 1 April 2023 – 30 April 2023 |
| 4 March 2023 | 4 March 2023 – 30 April 2023 | 1 May 2023 – 31 May 2023 |

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 constitutes an Eligible Transaction shall be binding and conclusive.

10. Subject to the terms and conditions, each applicant is entitled to either 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 may be found in the redemption letter/e-coupon. DCS will send the redemption instructions within two (2) months of the end of your 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 notwithstanding that the Successful Applicant may not have received the redemption letter or a push notification 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 Successful 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 any of the Eligible Card account held by the applicant.

15. DCS reserves the right to claim the full value of the Luggage Bag from an applicant 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 are 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 Gift. 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 leading to customer not meeting the minimum spend (where applicable).

20. Subject to the terms herein, the Cashback shall be credited into the account of the applicant's Eligible Card. In the event the applicant has two or more Eligible Cards, the Cashback will be credited

into 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 of 26 October 2023.