

Year End Campaign Terms and Conditions 2024

- The Cash Rebate Campaign (“**Promotion**”) is valid from 14 November 2024 to 31 January 2025 (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 DCS Personal Credit/Charge Cards, excluding DCS DeCard and D-Lite Cards.

Promotion Mechanics

- Receive up to 6% Cash Rebate with a minimum cumulative spend of S\$1,500 made during the Promotion Period:
 - Receive 4% Cash Rebate on local currency spend
 - Receive 6% Cash Rebate on foreign currency spend
- Local currency spend refers to any eligible retail purchases made in Singapore Dollars.
- Foreign currency spend refers to any eligible retail purchases made in any lawful currency, other than Singapore Dollars.
- Transactions 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 be considered as local currency spend.
- The total Cash Rebate awarded to each eligible Cardholder under this promotion is capped at S\$150, regardless of the amount of cumulative spend made during the promotion period. This cap applies to both local currency and foreign currency transactions combined.
- The Cash Rebate will be credited to the registered DCS Card by 31 March 2025.
- Only transactions posted during the Promotion Period will be considered for the eligibility of the Promotion.
- Any reversals on transaction(s) posted during the Promotion Period will be considered in the accumulation towards the minimum aggregated spend.

How to Participate

- *To participate in the Promotion, Principal Cardholders are required to send an SMS composed in the following format: “**YEC**<space>**Last 4 digits of your DCS Card number**” to **8666 6362** from the mobile number registered with us (“**DCS Registered Mobile Number**”).*
- Only spend 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 to the Cardholder’s DCS Registered Mobile Number within one (1) working day.

- Only Principal Cardholders are eligible for participation in this Promotion, however supplementary cardholder spend can be included in the calculation of cumulative spend to registered Card.
- 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, only 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 800 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:
 - 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*"
 - 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)



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DCS CARD CENTRE PTE. LTD.

[formerly known as Diners Club (Singapore) Pte Ltd]

Co. Reg. No. 197300502W

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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 14 November 2024.