



Frequently Asked Questions

Monthly Service Fee for DCS V2 Card



1. Why is DCS changing the Annual Fee to Monthly Service Fee for DCS V2 Card?

The change from an Annual Fee to a Monthly Service Fee is designed to give cardmembers greater flexibility and easier fee management. Instead of paying a larger lump-sum Annual Fee, cardmembers pay a smaller monthly servicing charge that is better aligned with their monthly card usage. Cardmembers may also enjoy automatic fee waivers by meeting simple monthly spend or transaction criteria.

2. What will happen to my Annual Fee which is due on 1 September 2026?

For the principal card, instead of an Annual Fee charge of S\$196.20, you will be charged a Monthly Service Fee of S\$10.90.

For the supplementary card, instead of an Annual Fee charge of S\$98.10, you will be charged a Monthly Service Fee of S\$5.45.

All amounts quoted above are inclusive of Goods and Services Tax (GST).

3. I have paid for my Annual Fee which was charged on 1 October 2025. When will I be charged with the Monthly Service Fee?

Your Annual Fee covers you until 30 September 2026. Your Monthly Service Fee will be charged from 1 October 2026.

4. I have paid for my Annual Fee which was charged on 1 August 2026. When will I be charged with the Monthly Service Fee?

Your Annual Fee covers you until 31 July 2027. Your Monthly Service Fee will be charged from 1 August 2027.

5. What are the waiver criteria for Monthly Service Fees on my cards?

The Monthly Service Fee will be waived automatically when you make at least 8 retail transactions or spend a minimum of S\$688 in a calendar month for each Principal and Supplementary card.