



Frequently Asked Questions

Cessation of DCS CASHBACK \$500 Limit Credit Card



DCS CASHBACK \$500 Limit Credit Card

- 1. Why am I receiving this communication with regards to DCS CASHBACK \$500 Limit Credit Card?**

As you are holding this card that will cease on 2 July 2026, this communication serves to inform you of the discontinuation of the card and action required.
- 2. What should I do if I have GIRO or recurring bills (e.g. insurance premiums, telco, utility, subscriptions, etc) on the retired card(s)?**

Please make the necessary arrangements with your respective billing organizations as soon as possible to ensure that there is no disruption in your bill payments after 2 July 2026. Any penalties, charges or missed payments arising from arrangements that are not updated accordingly will remain your responsibility.
- 3. What should I do if I have credit balance on the card?**

We encourage you to utilise any remaining credit balance before 2 July 2026. If you wish to have the credit balance refunded directly to you, please submit a written request via Live Chat on our website by 1 August 2026. We will arrange for the refund to be processed upon receipt of your request. If no request is received by 1 August 2026, any credit balance remaining on your account may be transferred to another account you hold with us, or dealt with in such other manner as we may determine, in accordance with applicable law and regulations. You may contact us at +65 6571 0128 should you have any queries regarding your credit balance after 2 July 2026.
- 4. What should I do if I have outstanding balance (unpaid balance not due to instalment programs) on the card?**

Please settle any outstanding balance within 30 days from the date of our notification of the Cessation. You will receive your final statement of account by the first week of July. Any remaining outstanding balance will need to be fully paid by 15 July 2026. Please note that late charges will still apply if the payment is not made by 15 July 2026.
- 5. What will happen to my Club Rewards Points (CRP) when the card cease on 2 July 2026?**

Please redeem them through the DCS website by 22 June 2026. All redemption requests must be submitted by this date. Any remaining CRP balance will be forfeited on 2 July 2026 and cannot be recovered.
- 6. What will happen to my ESSO Fleet Card (EFC) that is linked to my card?**

The last day where discounts and rebates at Esso will apply will be on 1 July 2026. However, due to offline processing, some transactions may still be processed after the cessation. You will remain accountable for any transactions made prior to the cessation, even if they are processed after the cessation.