



24 November 2025

Your DCS Sheng Siong Credit Card is upgrading to the DCS CASHBACK Credit Card

Dear DCS Sheng Siong Cardmember,

Thank you for being a valued customer of DCS and for your support of the **DCS Sheng Siong Diners Club Credit Card ("Sheng Siong Card")**. This card has been very well received by users like yourself and we are very thankful for your support. However, from **2 January 2026**, we will be **discontinuing the Sheng Siong Card programme and all existing Sheng Siong cardholders will be automatically upgraded to DCS CASHBACK Diners Club Credit Card ("CASHBACK Card")**.

There is no action required on your part in this upgrade.

The **new CASHBACK benefits, applicable to all eligible purchases (not just Sheng Siong)**, will be applied automatically to your current Sheng Siong Card. Your Sheng Siong Card will continue to function as usual, and you may continue to transact seamlessly until it expires. Your existing details, balances, GIRO and recurring payments will also remain unchanged.

More details on the upgrade, CASHBACK Card's benefits and answers to frequently asked questions can be found in the next sections below.

We appreciate your understanding and thank you once again for being part of the DCS community.

Warm Regards,
DCS Card Centre
Co. Reg. No.: 197300502W

Important details to take note of with the upgrade, effective from 2 January 2026:

(1) Card Upgrade

The **Sheng Siong Card** will be upgraded to the **CASHBACK Card**. Detailed benefits of the CASHBACK Card are available in the next section.

(2) Recurring Arrangements

Rest assured that there will be no changes to your existing GIRO, recurring bill(s), instalment programme(s), and/or credit balance on your card number you may have.

(3) Club Rewards Points (CRP)

With the discontinuation of the Sheng Siong Card, the last day for you to earn CRP will be on 1 January 2026. Any purchases from 2 January 2026 will not be awarded CRP. Please **redeem your points by 31 May 2026** by logging into your account on the DCS website at dcsc.com/rewards. For product redemption, please ensure that you bring along the Sheng Siong Card as the respective merchant would require it for verification.

All remaining CRP points will be forfeited by 1 June 2026.

(4) Esso Fleet Card (EFC)

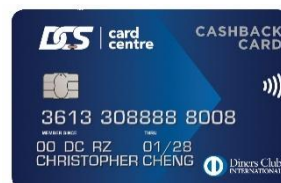
If your Sheng Siong Card(s) are linked to an EFC, the last day where discounts and rebates at Esso will apply will be on 1 January 2026. Your new CASHBACK Card will not be linked to an EFC. However, due to offline processing, some transactions may still be processed after this date. You will remain accountable for any transactions made prior to the termination, even if they are processed afterward.

(5) Physical Card

You will receive a physical CASHBACK Card upon the expiry of your current Sheng Siong Card. Meanwhile, you will enjoy the benefits of the CASHBACK Card using your existing Sheng Siong Card.

DCS CASHBACK Card Benefits

Enjoy up to 5% cashback on your spending with a minimum monthly spending requirement on your DCS CASHBACK Diners Club Credit Card.



| CASHBACK Credit Card | Minimum Monthly Spending | Cashback Percentage |
|----------------------|--------------------------|---------------------|
| Regular Credit Card | S\$400 | 5% |
| S\$500 Limit Card | S\$150 | 2% |

You can earn up to S\$50 cashback with a minimum spend of S\$400 for Regular Credit Card and S\$10 cashback with a minimum spend of \$150 for S\$500 Limit Credit Card. T&Cs apply. Please refer to cards.dcsc.com/cashback for more information.

Frequently Asked Questions:

Q: Why am I receiving this communication with regards to Sheng Siong Card?

A: As you are holding a Sheng Siong Card, this communication is to inform you of the discontinuation of Sheng Siong Card programme and your upgrade to CASHBACK Credit Card which will take effect on 2 January 2026.

Q: When is the official date for the discontinuation of the Sheng Siong Card programme?

A: The Sheng Siong Card programme will be discontinued with effect from 2 January 2026; however, your Sheng Siong Card will still be active for you to transact as per usual till it expires.

Q: Can I continue using my Sheng Siong Card, and what will happen to my supplementary card(s)?

A: Yes, you can continue to use your existing Sheng Siong Card and enjoy the card benefits until 1 January 2026. From 2 January 2026 onwards, you will be automatically upgraded to the CASHBACK Card. The CASHBACK Card benefit will be automatically applied to your existing Sheng Siong Card and supersede the Sheng Siong card benefits. You will receive your new physical CASHBACK Card when your Sheng Siong Card expires. This applies to any supplementary card(s) linked to your account.

Q: What will happen to my Club Rewards Points (CRP) in my Sheng Siong Card that will be discontinued after 1 January 2026?

A: From 2 January 2026, you will no longer be able to earn Club Rewards Points (CRP). The existing points on your card can be redeemed via DCS website. Redemption requests need to be submitted by 31 May 2026. Your remaining balance of CRP will be forfeited by 1 June 2026; points would not be recoverable after the forfeit.

Q: Can I transfer my cashback under Sheng Siong Card to another DCS Credit Card?

A: The remaining cashback on your Sheng Siong Card cannot be used, transferred and/or reinstated after the Programme has been discontinued. As the Sheng Siong Card programme will discontinue by 2 January 2026, please utilise any remaining cashback before the discontinuation.

Q: I have just paid my Sheng Siong Card annual fee. May I get a refund?

A: The annual fee you have paid will be carried over to your new Cashback Card and used to maintain your card membership for the remaining validity period. The CASHBACK Card carries an annual fee, similar to all other DCS cards.

Q: What happens if I already have a CASHBACK Card?

A: If your Sheng Siong Card has no outstanding balance, it will be closed by 2 January 2026. However, If there is any outstanding balance on your Sheng Siong Card, the card will be blocked from further usage. You may continue to make payments toward the outstanding amount. The card will be closed once DCS receives the final payment. Please ensure that you make the necessary arrangements for any recurring bills and/or insurance payments before 2 January 2026.