



24 November 2025

Discontinuation of DCS Sheng Siong Card Programme

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")**. We appreciate your trust and support over the years.

We wish to inform you that **the Sheng Siong Card programme will be discontinued with effect from 2 January 2026.** With this change, you will not receive a renewal for your Sheng Siong Card.

If you have any GIRO, recurring bills, or credit balances linked to your Sheng Siong Card, please make the necessary arrangements with your respective billing organisations before your card expiry or by 1 January 2026, whichever comes first.

If there are any **outstanding balances**, you will continue to receive e-statements showing your outstanding balances. To avoid late charges, please ensure that any outstanding balances are paid by the due date. For any remaining credit balances, please make sure to spend them before 2 January 2026.

More details on the card programme discontinuation 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 discontinuation of card programme, effective from 2 January 2026:

(1) Recurring Arrangements

If you have an existing GIRO, recurring bill(s), or credit balance on your Sheng Siong Card, please make your necessary arrangements before your card expiry or before 2 January 2026, whichever comes first.

(2) 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. Please **redeem your points by 31 May 2026** by logging into your account on the DCS website at dcscc.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**.

(3) 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. 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.

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 which will take effect on 2 January 2026.

Q: What should I do if I have GIRO and/or recurring bills (i.e., telco, SP bills, etc.) on my Sheng Siong Card?

A: To avoid any inconvenience, please make the necessary arrangements either before your Sheng Siong Card reaches its expiration date or before 2 January 2026, whichever comes first.

Q: What should I do if I have Credit Balance on my Sheng Siong Card?

A: You may use your Sheng Siong Card for your daily expenses either by its expiration date or before 2 January 2026, whichever comes first. After 2 January 2026, your card will be terminated and you may no longer be able to spend the remaining Credit Balances in your Sheng Siong Card.

Q: What should I do if I have Outstanding Balance (non-instalment program) on my Sheng Siong Card?

A: 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.

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 your card expiry.

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

A: Please note that there will be no refund of the annual fee that has already been paid for your Sheng Siong Card.