

TERMS AND CONDITIONS FOR DCS D-ACCOUNT

1. Definition and Interpretation

1.1 By opting to use D-Account as a top-up channel for your D-Vault provided by DCS Card Centre Pte. Ltd. (“**DCS**”), the Cardholder agrees to be bound by these Terms and Conditions for DCS D-Account (“Terms”). For avoidance of doubt, DCS reserves the rights to amend, vary or modify any of such terms at any time from time to time, by giving prior notice to the Customer.

1.2 The Terms for D-Account are in addition to and shall be read in conjunction with the Conditions of Issue and Use for D-Vault, and any other relevant terms and conditions.

1.3 In these Terms, the following words and expressions shall have the meanings set out hereunder unless the context otherwise requires:

“DCS D-Vault” means an account feature offered to a Cardholder to receive funds from bank accounts or from digital assets (via conversion). These funds may only be utilized to pay down balance(s) incurred on any Card(s).

“Top-up” refers to the process of transfers into D-Vault.

“Top up channel” refers to the different methods or channels through which various transfers can be effected into D-Vault. These channels may include bank transfers, digital asset conversions, or other payment methods as may be prescribed by us from time to time.

“D-Account” is a top-up channel via bank transfers for D-Vault.

“You” and “your” means the Cardholder and, unless it is not appropriate, the Supplementary Cardholder.

“We”, “our” and “us” means DCS Card Centre Pte. Ltd., including our successor in title or permitted assigns.

2. CONDITIONS OF USE

2.1 Any Cardholder may use the D-Vault account feature and activate D-Account for top-ups into your D-Vault.

2.2 In utilizing D-Account as a top-up channel, the Cardholder hereby agrees:

2.2.1 DCS shall provide you with a virtual account to facilitate a top-up through bank transfer, or any other manner as prescribed by us.

2.2.2 DCS reserves the right to charge a service fee for each top-up transaction made to D-Account.

2.2.3 A charge may be levied by your remittance bank or intermediary bank, for such fund transfers to D-Account. You may consult your respective bank for information of such specific charge(s).

2.2.4 DCS reserve the right to adjust the top-up via D-Account accordingly for any adjustments, erroneous entry and/or omission. DCS has the right to reverse any entry, demand refund and/or debit any D-Vault of the Cardholder for any overpayment via D-Account arising from such adjustments, errors and/or omissions, or any other reason as DCS may deem appropriate.