

Terms and Conditions of the DCS V2 Visa Platinum Credit Card Cashback Programme (with effect from 2 September 2026)

The DCS V2 Card Cashback Programme (the "**Programme**") is operated by DCS Card Centre Pte. Ltd. ("**DCS**") in respect of the DCS V2 Visa Platinum Credit Card (the "**Card**"), and is subject to these terms and conditions (the "**Terms**").

The Programme

1. The Programme is open to principal cardmembers whose Card accounts are approved by DCS and in good standing ("**Cardmembers**"). Spend on supplementary Cards earns Cashback, but all Cashback is credited to the principal Card account.
2. The Programme takes effect on 2 September 2026 and continues until varied, suspended or withdrawn by DCS.
3. In these Terms:

"Cashback" means the rebate earned under paragraphs 7 to 11.

"Eligible Transaction" means a retail transaction posted to the Card account, other than an Excluded Transaction.

"Excluded Transaction" means a transaction listed in paragraph 18 or the Schedule.

"Qualifying Spend" means the total value of Eligible Transactions on the principal and supplementary Cards posted within the same Statement Month.

"Statement Month" means a billing cycle, from its first day to its last day, as reflected in the monthly statement of account.

Benefit Tracks

4. Each Cardmember is assigned to one of two Benefit Tracks, determined by the application channel and **fixed at the point of application**. Applications from VICOM are assigned to the Driver Track and applications from Zig to the Passenger Track. An applicant applying through the DCS Cards App without a referral or QR code may select a Benefit Track at the start of the application.
5. The Benefit Tracks confer the following benefits. All other benefits under these Terms apply to all Cardmembers:

	Driver Track	Passenger Track
Application channel	VICOM	Zig
Sign-up incentive (one-time)	S\$8.80 in cash credit	S\$35 in Zig vouchers
Recurring monthly benefits	Up to 27% discount off Esso Fuel charged to the Esso Fleet Card (combining a guaranteed 18% Esso Fleet Card discount with an additional DCS V2 Card discount, capped at S\$50 per Statement Month) (see paragraph 12); and, separately, up to 5% Cashback on fuel in Singapore and Malaysia at any fuel merchant where the Esso Fleet Card is not used	Up to S\$35 in Zig vouchers per Statement Month, subject to meeting the minimum spend in paragraph 9 and the Zig spend requirement in paragraph 15

	Driver Track	Passenger Track
Monthly Cashback cap	S\$90 (paragraph 11)	S\$90 (paragraph 11)

6. Sign-up incentives are available to **new Card applicants only**. A person who holds or has previously held a Card does not qualify for a sign-up incentive, whether or not they hold an existing account or membership with VICOM or Zig. Sign-up incentives are issued once on approval of the Card, do not require any minimum spend, are subject to availability, and are limited to one per Cardmember regardless of the number of Card accounts opened. DCS may vary, substitute or withdraw any sign-up incentive without prior notice. The sign-up incentive for each Benefit Track is:
- for the Driver Track, a one-time S\$8.80 cash credit, generated by DCS and credited directly to the Card account in the same Statement Month as the Cardmember's first Card transaction, regardless of the type or amount of that transaction. The cash credit is valid for 12 months from issue and, if not applied within that period, expires without replacement or compensation; and
 - for the Passenger Track, a one-time award of S\$35 in Zig vouchers, issued on activation of the Card and redeemed on the Zig application in the manner described in paragraphs 16 and 17. The Zig vouchers are valid only for the calendar month of issue and expire if not used, without replacement or compensation.

Cashback

7. Accelerated Cashback is earned on Eligible Transactions at the following rates in each Statement Month, subject to the minimum Qualifying Spend in paragraph 9. Where that minimum is not met, all Eligible Transactions in that Statement Month earn 0.3% only:

Cashback	Spend category	MCC	Available to
15%	VICOM Vehicle Inspection	NIL	All Cardmembers
5%	Fuel in Singapore and Malaysia, at any fuel merchant, not charged to the Esso Fleet Card	5541, 5542	Driver Track only
1.5%	Local dining, excluding fast food	5812, 5813	All Cardmembers
2%	All other Ringgit Malaysia spend, excluding Malaysia fuel, dining and electric vehicle charging	Not applicable. Awarded based on Ringgit Malaysia indicator	All Cardmembers
0.3%	All other Eligible Transactions	Not applicable	All Cardmembers

8. Each transaction earns Cashback under one category only. Where a transaction falls within more than one category, DCS applies the higher rate.
9. Qualifying Spend of at least **S\$688 in a Statement Month** is required to earn the accelerated rates of up to 15%, 5%, 1.5% and 2%, and to qualify for the recurring Zig vouchers under paragraph 15. Below that threshold, all Eligible Transactions in that Statement Month earn 0.3% only. Transactions in foreign currency count towards the threshold at their Singapore Dollar equivalent, converted in accordance with paragraph 21.

10. Cashback is calculated on the total Eligible Transactions in each category for the Statement Month, rounded down to the nearest dollar. It is awarded in Singapore Dollars and credited to the principal Card account in the following month's statement, where it offsets the amount billed.
11. Cashback on a principal Card account is capped at **S\$90 per Statement Month** (the "**Monthly Cap**"). Zig vouchers issued in a Statement Month count towards the Monthly Cap, and only the balance is credited as Cashback. The Esso fuel discount is conferred by the Esso Fleet Card programme, is not Cashback, and does not count towards the Monthly Cap.

Esso Fleet Card (Driver Track)

12. The Esso Fleet Card discount is separate from the 5% fuel Cashback under paragraph 7, and the two do not apply to the same transaction. In respect of fuel transactions, a Driver Track Cardmember enjoys the following:
 - (a) for fuel transactions where the Esso Fleet Card is not used, up to 5% Cashback on eligible fuel transactions in Singapore and Malaysia at any fuel merchant; and
 - (b) for Esso Fuel charged to the Esso Fleet Card, up to 27% in total savings, comprising a guaranteed 18% Esso Fleet Card discount and an additional DCS V2 Card discount, capped at S\$50 per Statement Month.
13. The Esso Fleet Card programme has been owned and operated by Aster Mobility Solutions 1 Pte. Ltd. ("**AMS1**") since 1 January 2026. In respect of the Esso Fleet Card, a Driver Track Cardmember:
 - (a) is automatically enrolled for an Esso Fleet Card on approval of the Card;
 - (b) consents to DCS disclosing the information in the Card application to AMS1, directly or through VICOM Ltd ("**VICOM**"), to open and administer the Esso Fleet Card account, and to VICOM and AMS1 sending informational and marketing communications;
 - (c) agrees that all Esso Fleet Card charges are billed automatically to the Card account, and that the Esso Fleet Card is governed by the Esso Fleet Card terms and conditions issued by AMS1;
 - (d) is recommended to complete Esso fuel transactions on the Esso Fleet Card by the 26th day of the Statement Month; and
 - (e) acknowledges that the Esso Fleet Card is closed immediately if the Card account is closed, terminated or suspended.
14. The Esso Fleet Card programme is operated by a third party. DCS is not liable for the acts, omissions, defaults or insolvency of AMS1 or VICOM, or for any variation, suspension or withdrawal of that programme or its discounts.

Zig Vouchers (Passenger Track)

15. This paragraph governs the recurring monthly Zig vouchers awarded to Passenger Track Cardmembers, which are separate from the one-time sign-up award under paragraph 6. Recurring Zig vouchers are issued by DCS to Passenger Track Cardmembers and redeemed on the CDG Zig application operated by CDG Zig Pte. Ltd. ("**CDG**"). Zig vouchers:
 - (a) are issued in respect of a Statement Month only where the Cardmember has both met the minimum Qualifying Spend under paragraph 9 and reached the minimum Zig spend on the Card determined by DCS for that Statement Month;
 - (b) are determined by DCS by reference to the Cardmember's Zig spend on the Card in that Statement Month, capped at S\$35, and count towards the Monthly Cap;

- (c) are valid only for the calendar month of issue and expire if not used, without replacement or compensation;
 - (d) may be redeemed once only, are not stackable with any other voucher, promotion or discount, and are limited to one voucher per booking;
 - (e) are treated as redeemed on booking confirmation, and are forfeited if the booking is cancelled by the Cardmember or the ride is not taken;
 - (f) are not refunded, credited or carried forward where the final fare is less than the voucher value;
 - (g) are non-refundable, non-transferable, non-assignable and not exchangeable for cash; and
 - (h) are issued while stocks last, and DCS may reallocate, vary or limit the quantity available at its discretion.
16. To claim and redeem a Zig voucher, a Cardmember must download the Zig mobile application, register an account, and register the Card as a payment method in that application. Vouchers are issued to the Cardmember's Zig account or by such other means as DCS notifies from time to time. To redeem a voucher, the Cardmember must apply it to the booking at the time the booking is made. Voucher validity is verified at each booking, and the voucher value is deducted from the final fare at the end of the trip.
17. Zig vouchers and the rides booked with them are subject to CDG's prevailing terms of use. DCS is not the provider of those services, makes no representation as to their quality or availability, and is not liable in respect of them. Disputes about a ride or the Zig application are to be raised with CDG directly.

Excluded Transactions

18. The following are Excluded Transactions. They do not count towards Qualifying Spend and do not earn Cashback:
- (a) annual fees, monthly service fees, service charges, finance charges and late payment charges;
 - (b) adjusting entries, and disputed charges unresolved when DCS processes the statement of account;
 - (c) charges arising from a stolen, lost or fraudulently used Card;
 - (d) casino and gaming charges, cheque encashing charges and cash advances;
 - (e) AXS bill payments, road tax, and transactions at the Land Transport Authority and Singapore Post;
 - (f) instalment payment plans (including 0% interest-free plans), ReadyCASH, DCASH, Pay4U and balance transfers;
 - (g) transactions described as "AMAZE*", "IPAYMY", "YOUTRIP" or "SKRILL.COM";
 - (h) transactions DCS determines to be corporate or commercial in nature; and
 - (i) transactions bearing a Merchant Category Code listed in the Schedule.
19. DCS may vary the Excluded Transactions and the Schedule at any time, without prior notice or reason and without liability. Where there is any dispute as to whether a transaction is excluded, or which category it falls within, the decision of DCS is final.
20. Cashback may not be used to settle an Excluded Transaction.

Operational Terms

21. **Currency conversion.** Foreign currency transactions are converted into Singapore Dollars at a retail rate offered by an institution selected by DCS, applied as at the business day before processing, plus a conversion commission set by DCS. The prevailing commission is published on the DCS website and may change without notice.
22. **Posting date.** Cashback is determined by the date a transaction is posted, which may differ from the transaction date owing to processing times and time zones.
23. **Refunds and clawback.** Where a transaction on which Cashback was awarded is refunded, reversed, disputed, unauthorised or fraudulent, DCS may debit the Card account with that Cashback or otherwise recover it. The amount is also deducted from Qualifying Spend, and DCS may recalculate Cashback for that Statement Month.
24. **Account status.** No Cashback, voucher or other benefit is awarded, and any accrued but uncredited benefit is forfeited, if the Card account is closed, terminated, suspended, blocked or in default when the benefit would otherwise be awarded.
25. **Abuse.** DCS may withhold, forfeit, reverse or recover any benefit, and suspend a Cardmember's participation, where it reasonably suspects abuse, manipulation, fraud, or spend structured principally to obtain a benefit under the Programme.

General

26. **Acceptance.** Participation in the Programme constitutes acceptance of these Terms.
27. **Personal data.** By applying for and using the Card, a Cardmember consents, for the purposes of the Personal Data Protection Act 2012, to the collection, use and disclosure of their personal data by and to DCS, its agents and vendors, and such third parties as DCS considers necessary for the Programme, including VICOM, AMS1 and CDG. The DCS Privacy Policy is available at <https://dcsc.com/legal/privacy-policy>.
28. **Third party benefits.** Certain benefits are supplied by third parties. DCS is not their agent, makes no representation as to the quality or availability of their goods or services, and is not liable in respect of them. Disputes are to be resolved with the third party directly.
29. **Variation and withdrawal.** DCS may at any time, without prior notice or reason and without liability, vary these Terms, vary or withdraw any rate, voucher or benefit, or suspend or terminate the Programme. Changes take effect on publication on the DCS website or such later date as DCS specifies, and continued use of the Card constitutes acceptance. No compensation is payable in respect of any change.
30. **Decisions final.** The decision of DCS on all matters relating to the Programme, including eligibility, the categorisation of transactions and the calculation of any benefit, is final and binding. No correspondence will be entertained.
31. **Liability.** To the fullest extent permitted by law, DCS, its related corporations and their officers, employees and agents are not liable for any loss, damage, injury, expense or liability, whether direct or indirect and whether in contract, tort or otherwise, arising in connection with the Programme, any benefit under it, or any goods or services supplied by a third party. Nothing in these Terms excludes or restricts liability that cannot lawfully be excluded or restricted.
32. **Card terms and fees.** These Terms are to be read with the terms and conditions governing the Card, which continue to apply. In the event of inconsistency, these Terms prevail in respect of the Programme only. Fees and charges, including monthly service fees and any waiver, are governed by the Card terms and the prevailing schedule of fees at dcsc.com, and are subject to prevailing goods and services tax.

33. **Marketing material.** In the event of inconsistency between these Terms and any advertisement, brochure, website content or other promotional material relating to the Programme, these Terms prevail.
34. **Third party rights.** A person who is not a party to these Terms has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce them.
35. **Governing law.** These Terms are governed by Singapore law, and the Cardmember submits to the exclusive jurisdiction of the Singapore courts.

Updated: 24 August 2026

Schedule – Excluded Merchant Category Codes

Transactions bearing any of the following Merchant Category Codes do not earn Cashback and do not count towards Qualifying Spend:

MCC	Description
4784	Tolls and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water and Sanitary
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing – Insurance Services
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services and Debt Repayment
6050	Quasi Cash – Member Financial Institution
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example, Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travellers Cheques and Debt Repayment
6211	Security Brokers / Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers
6540	Non-Financial Institutions – Stored Value Card Purchase / Load
7349	Cleaning, Maintenance and Janitorial Services
7523	Parking Lots, Parking Meters and Garages
7800	Government-Owned Lotteries (US region only)
7801	Government Licensed On-Line Casinos (On-Line Gambling) (US region only)
7802	Government-Licensed Horse / Dog Racing (US region only)
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Race Tracks and Games of Chance to Win Prizes of Monetary Value
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools

MCC	Description
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable Social Service Organisations
8651	Political Organisations
8661	Religious Organisations
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies or Departments
9406	Government-Owned Lotteries (Non-U.S. region)