

Terms And Conditions Governing DCS V2 Visa Platinum Credit Card (“DCS V2 Card”) Cashback Programme

1. DCS V2 Card Cashback Programme (“DCS V2 Card Cashback Programme”)

- 1.1 The DCS V2 Card (the “**Card**”) is a card bearing the VISA name and/or the service mark of VISA issued by DCS Card Centre Pte Ltd (“**DCS**”).
- 1.2 The DCS V2 Card Cashback Programme allows DCS V2 Cardmembers (“**Cardmembers**”) to earn up to 15% per S\$1 spend on the transactions in the Spend Category defined herein.

2. V2 Cashback

- 2.1 Cardmembers may earn Cashback under the following Spend Category in each statement month:

Spend Category	Cashback	Merchant Category Code (MCC)	Transaction Description
VICOM Vehicle Inspection	15%	NIL	VICOM
ComfortDelGro Services: SPARK Car Care Except Taxi and CDG ENGIE EV charging	15%	NIL	COMFORT ENGRG BRADDELL, COMFORTDELGRO ENGRG P L, COMFORTDELGRO ENGINEERING
EV Charging* (Singapore and Malaysia)	5%	5541, 5552	Not Required
Petrol/ Fuel (Singapore and Malaysia)	5%	5541, 5542	Not Required
SimplyGo (tap to pay)**	5%	4111	BUS/MRT
Taxis and Ride Hailing***	5%	4121	Not required
Bus	5%	4131, 4789	Not required
Parking through Parking.sg app	5%	7523	PARKING.SG
Dining****	5%	5812, 5813	Not required
Ringgit Malaysia Transactions	2%	Not applicable. Awarded based on Ringgit Malaysia indicator	
All other spend	0.3%	Not applicable	

* Only EV Charging companies registered as MCC5541 and 5552 are considered Qualifying Spend merchants and will be awarded the cashback.

** A mode of electronic payment where you tap your contactless DCS V2 Card / mobile wallet / wearable device to pay for your public bus/train rides. For the avoidance of doubt, the following transactions performed at the following merchants are not considered Qualifying Spend and will not be awarded the cashback regardless of how the transaction/merchant is described in your credit card statement(s):

- EZ-LINK

- EZL AUTO TOPUP
- SIMPLYGO
- TRANSIT

*** Taxis include private-hire vehicle operators with MCC4121, such as Grab and Gojek. For transactions made with Grab, only Grab rides charged directly to the card are eligible for cashback. Grab ride transactions paid via GrabPay Wallet linked to the DCS V2 card are not eligible for cashback. For the avoidance of doubt, any transactions made using GrabPay and any other mobile top-ups are also excluded from the cashback.

**** Except fast food.

- 2.1 To qualify for up to 15% cashback on selected spend categories, Cardmembers must charge at least S\$600 worth of retail transaction(s) ("**Minimum Monthly Spend**") to their Card within the same statement month. Subject to these Terms and Conditions, Cardmembers will earn up to 0.3% cashback on transactions across the selected categories and all other categories (if the Minimum Spend requirement is not met).
- 2.2 The maximum aggregate cashback that a Principal Card Account may earn in any statement month is S\$90.
- 2.3 For the purpose of determining the amount of cashback, the Card Transactions made in foreign currencies shall be first converted into Singapore Dollars based on a prevailing retail rate offered by an institution chosen by us in our sole discretion. The rate will be applied based on the rate on the business day before the day of transaction processing, plus a conversion commission at a rate determined in our sole discretion. The conversion commission is available on our website and is subject to change by us from time to time without notice to you.
- 2.4 The cashback is awarded in Singapore Dollars and is computed on a full statement month basis (i.e. from the first day to the last day of every billing cycle), rounded down to the nearest two (2) decimal places for every eligible transaction made using the Card, based on the total amount of transactions charged and posted to the Card Account. The cashback shall be credited into your principal Card account and reflected in the following month's statement and, where applicable, shall be applied to offset the billed amount in the following month's statement.
- 2.5 Any refunded, disputed, unauthorised or fraudulent transactions will be considered / subject to clawback at 0.3% cashback per S\$1.
- 2.6 The cashback is eligible only on all posted transactions, except for transactions set out in Clause 4 made on the Card. For avoidance of doubt, the date of the transaction charged may not be the same as the date the transaction posted due to factors including but not limited to processing time and differences in time zones (if applicable).
- 2.7 The cashback will not be awarded to a Cardmember whose Card Account is voluntarily, or involuntarily closed, terminated, or suspended for any reasons whatsoever before the Reward is awarded to the Cardmember.

3. Minimum Monthly Spend

- 3.1 Monthly spend means transactions charged and posted to the Card account within the billing cycle.
- 3.2 The calculation is based on the combined spend from all of the Principal and Supplementary cards (where applicable).
- 3.3 Refunded, disputed, unauthorised and/or fraudulent transactions, as well as the Exclusions in Clause 3 below, will be deducted from the Minimum Monthly Spend Criteria taken into consideration for the purposes of the computation and awarding of the cashback.

4. Exclusions

4.1 The following transactions shall not be deemed as transactions made using the Card and do not qualify for the calculations of any Cashback (collectively referred to as the “**Exclusions**”):-

- (a) Annual fees
- (b) Service charges and/or late payment charges
- (c) All disputed charges unresolved as at DCS' processing date of the monthly SoA
- (d) All adjusting entries on the statement of account
- (e) Casino/access charges and/or cheque encashing charges
- (f) Stolen/lost/fraud Card charges
- (g) AXS bill payments
- (h) Road Tax payment
- (i) All transactions at LTA
- (j) All transactions at Singapore Post
- (k) 0% Interest-free Instalment Payment Plan
- (l) ReadyCA\$H
- (m) DCA\$H
- (n) Balance transfer
- (o) Pay4U transactions
- (p) Cash advance transactions
- (q) Transactions made with Esso Fleet Card (EFC)
- (r) Any transaction with transaction description “AMAZE*”, “IPAYMY”, “YOUTRIP”, “SKRILL.COM”
- (s) Any transaction made with the following Merchant Category Codes (MCC):

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), Travelers 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
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable Social Service Organizations
8651	Political Organizations
8661	Religious Organizations
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)

- 4.2 The cashback will not be awarded to any transactions that DCS deems to be corporate/ commercial transactions, or any transaction of a similar nature.
- 4.3 DCS reserves the right at our sole and absolute discretion to determine, vary, or amend the list set out above from time to time without any prior notice or giving any reason or being liable to any party at any time. Where there is any ambiguity or dispute on whether any transactions made using the Card falls within the scope of the Exclusions, DCS shall have the sole and absolute discretion to make the determination on the ambiguity or dispute, which shall be final and binding on you.
- 4.4 For avoidance of doubt, any cashback earned by the Cardmember cannot be used to offset or to settle any Exclusions.

5. Other Terms and Conditions

- 5.1 By applying and using this Card, the participating Cardmembers consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to DCS, DCS's agents or vendors and such other third party as DCS may reasonably consider necessary for the purpose of the Card Programme, and agree to be bound by the terms of the DCS Privacy Policy, a copy of which can be found on <https://dcsc.com/legal/privacy-policy>.

- 5.2 DCS, its related corporations, employees and/or agents shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any applicant and/or any other person by reason of, arising from or in connection with the Card Programme.
- 5.3 DCS's decision on all matters relating to the Card Programme, and on all matters pertaining to the Cashback, award, benefits and privileges conferred by the use of the Card shall be final, binding and conclusive. DCS reserves the right at any time, and from time to time at our absolute discretion to withdraw, cancel or vary the Cashback , award, benefits and privileges conferred by the use of the Card without ascribing any reason therefor, and Cardmember shall not be entitled to any payment or compensation whatsoever from DCS.
- 5.4 DCS reserves the right to vary, delete or add to any of these Terms and Conditions from time to time or to withdraw, suspend or terminate the Card Programme at any time without any notice or liability.
- 5.5 The prevailing and relevant terms and conditions and agreements relating to the Card shall apply. For full details, please visit dcsc.com.
- 5.6 In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DCS V2 Card Cashback Programme and the design of the Card, these Terms and Conditions shall prevail.