

Terms and Conditions

1. Promotion Period

This Promotion is valid from **10th July 2026 to 31st August 2026**, or such later date(s) as may be determined and notified by DCS Card Centre Pte. Ltd. ("DCS") at its sole discretion (the "Promotion Period").

2. Eligibility

2.1 This Promotion is open to new customers of DCS Cards, whom do not have any existing cards and would be making their first application.

2.2 For the purposes of this Promotion, "Eligible Card" would solely be the following card issued by DCS:

- DCS Ultimate Platinum Mastercard
- DCS Flex Visa Platinum Card
- DCS Ultimate Platinum UnionPay Card

2.3 For the avoidance of doubt, the Eligible Card shall not include the DCS D-Lite Card, DeCard Mastercard SGD, DCS Imperium World Elite Card, Courts DCS Mastercard, DCS DON DON DONKI Credit Card, DCS Mustafa Credit Card, DCS Sheng Siong Credit Card, DCS VICOM Credit Card, DCS V2 Card, and any other card not listed in Clause 2.2.

3. Qualifying Transactions

3.1 "**Qualifying Transaction**" means any approved retail transaction effected with the Eligible Card by the Eligible Cardmember, locally or overseas, during the Promotion Period (in respect of Reward A) or the Qualifying Period (in respect of Rewards B and C), excluding the transactions listed in Clause 3.2.

3.2 The following are excluded and shall not be treated as Qualifying Transactions:

- (i) cash advances;
- (ii) balance transfers;
- (iii) fund transfers;
- (iv) instalment payment plans;
- (v) bill payments and e-wallet/prepaid top-ups;
- (vi) insurance premiums;
- (vii) fees and charges (including annual fees, interest charges, finance charges, cash advance fees, late payment charges, cheque processing fees, and other miscellaneous fees and charges imposed by DCS);
- (viii) any transaction deemed by DCS, at its sole discretion, to be of a business and/or corporate nature; and

- (ix) any transaction that is subsequently cancelled, reversed, refunded, or disputed.

3.3 Spend amounts are computed based on the posting date of the transaction to the Eligible Card account, in Singapore Dollars. Any foreign currency transaction will be converted to Singapore Dollars based on the prevailing exchange rate determined by DCS/the relevant card association on the date of posting.

3.4 Any determination by DCS as to whether a transaction qualifies as a Qualifying Transaction shall be binding and conclusive.

4. Reward Tiers

4.1 **Reward A** – an Eligible Cardmember who accumulates the following spend on Qualifying Transactions within Thirty (30) days from the date of his/her first Card approval made during the Promotion Period (the “Qualifying Period”) will receive one (1) of the following (the “GOTRIP Luggage Bag”), based on the highest tier achieved:

- **Reward A** – 20-inch Luggage Bag: A minimum of S\$500 in Qualifying Transactions within the Qualifying Period; OR
- **Reward B** – 24-inch Luggage Bag: A minimum of S\$800 in Qualifying Transactions within the Qualifying Period.

4.2 Each Eligible Cardmember is entitled to receive the Luggage Bag only once (in the size corresponding to the highest tier achieved), for the entire duration of the Promotion, regardless of the number of Eligible Cards held.

4.3 Illustration:

Card Approval Date	First Qualifying Transaction Date	Qualifying Period (30 days)
18th July 2026	23rd July 2026	18th Aug 2026

4.4 The GOTRIP Luggage Bag is available on a **first-come, first-served basis, while stocks last**. DCS reserves the right to substitute the reward with an item of similar value without prior notice.

5. Fulfilment and Collection of the GOTRIP Luggage Bag

5.1 Eligible winners for Reward A or B will receive a redemption EDM/Redemption Letter via your registered email address with DCS which will be issued within two (2) months after the promotion period ends.

5.2 Collection Process: Eligible Cardmembers must self-collect their Luggage Bag directly from the designated DCS storage facility. The specific location address, operational hours, and collection instructions will be clearly set out in the form of EDM/Redemption Letter.

5.3 Collection Deadline: The Luggage Bag must be collected from the designated DCS storage facility within one (1) month from the date of the Redemption Letter, not later than **30th November 2026**. Any item unclaimed after this collection period shall be strictly forfeited. An Eligible Cardmember

whose entitlement has been forfeited shall not be entitled to any payment, extension, or compensation from DCS, notwithstanding that he/she may not have received the Redemption EDM for any reason whatsoever.

5.4 If the Redemption EDM is accidentally deleted, misplaced, or compromised, any issuance of a replacement is subject to the sole discretion and final determination of DCS. Where DCS agrees to issue a replacement redemption pass, DCS reserves the right to deduct the full value of the Luggage Bag from any Eligible Card account held by the Cardmember.

5.6 DCS reserves the right to recover the full value of the Luggage Bag (together with any associated fees and expenses) from the Eligible Cardmember, by debiting any Eligible Card account held by the Eligible Cardmember, if:

- (a) any transaction counted towards the Reward or the minimum spend is, in full or in part, cancelled, reversed, refunded, or disputed;
- (b) any transaction counted towards the Reward or the minimum spend is determined by DCS to have been used towards another promotion, or is found to be ineligible; or
- (c) DCS determines that the Eligible Cardmember has breached any of these terms and conditions, or the terms and conditions governing the Eligible Card account.

5.7 The Luggage Bag is not exchangeable or refundable for cash, credit, or in kind, and is non-transferable.

5.8 Images of the Luggage Bag in any promotional collateral are for illustrative purposes only. The Eligible Cardmember shall accept the Luggage Bag “as is”. DCS is not the manufacturer or primary supplier of the Luggage Bag and makes no representation or warranty as to its quality, merchantability, and/or fitness for purpose, assuming no liability for any product defects. Any product quality feedback should be directed to the manufacturer.

6. General Terms and Conditions

6.1 This Promotion cannot be used in conjunction with any other DCS offer, promotion, in-house offer, programme, or voucher, unless otherwise stated by DCS.

6.2 DCS reserves the right to vary, delete, or add to any of these terms and conditions at any time, or to withdraw, suspend, or terminate this Promotion at any time, without notice or liability.

6.3 DCS’s decision on all matters relating to this Promotion shall be final, binding, and conclusive.

6.4 These terms and conditions are to be read together with the terms and conditions governing the Eligible Card.