Singsaver New-to-DCS Campaign (DCS Flex Visa Platinum Card) Terms and Conditions

Eligibility & Promotion Period

1.1. This Promotion is valid for New-to-DCS Cardmembers who successfully applied and were approved for a DCS Flex Visa Platinum Card during the Promotion Period, i.e. **30 October – 30 November 2026** ("Cardmembers").

1.2. A **New-to-DCS Cardmember** refers to an applicant who currently does not hold any principal credit card issued by DCS Card Centre and has not cancelled any principal credit card issued by DCS Card Centre within the **nine (9) calendar months** prior to the date of card application.

1.3 Each **New-to-DCS Cardmember** is entitled to receive a maximum of one **(1) Welcome Gift** throughout the Promotion Period, regardless of the number of cards applied for or approved. In the event an applicant applies for and receives approval for multiple DCS Cards at the same time, only **one (1) Welcome Gift** will be awarded across all approved cards, based on the card with the **highest qualifying spend**.

Qualifying Transactions

2.1 "Qualifying Transaction" means any approved retail transaction effected with the Eligible Card by the Eligible Cardmember, locally or overseas, during the Qualifying Period, excluding the transactions listed in Clause 2.2.

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

2.2.1. Cash advances;

2.2.2. Balance transfers;

2.2.3. Fund transfers;

2.2.4. Instalment payment plans;

2.2.5. Bill payments and e-wallet/prepaid top-ups;

2.2.6. Insurance premiums;

2.2.7. 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);

2.2.8. Any transaction deemed by DCS, at its sole discretion, to be of a business and/or corporate nature; and

2.2.9. Any transaction that is subsequently cancelled, reversed, refunded, or disputed.

2.3. 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.

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

Qualifying Criteria & Welcome Gifts

3.1. Cardmembers who spend a minimum of S$500 within thirty (30) calendar days from the date of card approval ("Eligible Cardmember") will qualify for the respective Welcome Gift based on their selected rewards program:

- **Miles Program:** 10,000 Miles credited to the designated DCS Miles Holding Account
- **Cashback / Investment / Carbon Credits Program:** CATERPILLAR Industrial Plate Trunk (24") luggage

3.2. The preferred reward program (Miles Program or Cashback / Investment / Carbon Credit Program) must be selected at the time of card application.

3.3. Reward Lock-In & Permanence: The Welcome Gift eligibility is strictly determined by the first reward program selected by the Cardmember at the point of initial card registration and application. Any subsequent modifications or switches to a different reward program after application submission will not be recognized. The final Welcome Gift awarded will permanently follow the initial program chosen during first application, provided the S$500 minimum spend requirement is met within the initial thirty (30) calendar days.

Rewards Capping

4.1. Redemption of the Welcome Gift is limited to the first 400 Eligible Cardmembers who meet the S$500 minimum spend requirement during the campaign period, on a first-come, first-served basis. No further gifts will be awarded once the cap is reached.

Fulfilment & Gift Redemption Terms

5.1. Fulfilment Schedule: Fulfilment for all Welcome Gifts (including the crediting of Miles and the dispatch of Redemption Letters/Email notifications for the luggage bag) will be processed within sixty (60) days from the end of each qualifying monthly cycle.

5.2. Miles Crediting: For Eligible Cardmembers under the Miles Program, 10,000 Miles will be credited directly to the Eligible Cardmember's designated DCS Miles Holding Account within the fulfilment window.

5.3. Luggage Redemption Window: Eligible Cardmembers under the Cashback / Investment / Carbon Credit Program will receive a Redemption Letter or Email notification. Eligible Cardmembers must redeem their CATERPILLAR Industrial Plate Trunk (24") luggage within thirty (30) calendar days from the date of issuance stated on the Redemption Letter or Email notification. Any redemption request submitted after the expiry of the thirty (30) days redemption period from the date of issuance will be strictly rejected.

5.4 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.

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

General Conditions

6.1. The Card Account must remain valid, active, and in good standing at the time of the Welcome Gifts fulfilment and redemption.

6.2. DCS Card Centre reserves the right to vary, modify, or withdraw any terms of this Promotion without prior notice.

6.3. DCS Card Centre reserves the right to withhold, cancel, or clawback the Welcome Gifts in cases of failed or reversed transactions, suspected misuse, or policy violations, including after the Promotion has ended.