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Singsaver New-to-DCS Promotion Terms and Conditions

1. Promotion Period

This Promotion is valid from **30 October 2026 to 30 November 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:

a. New-to-DCS Cardmembers applying for the **DCS Ultimate Platinum Mastercard or DCS Ultimate Platinum UnionPay Card** ("Eligible Card"). A **New-to-DCS Cardmember** is defined as an applicant who does not currently hold, and has not cancelled, any principal credit card issued by DCS Card Centre within the **nine (9) calendar months** prior to the application date.

b. The applicant's application for the Eligible Card must be approved during the promotion period.

c. Each Eligible 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**.

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

- DCS Ultimate Platinum Mastercard
- DCS Ultimate Platinum UnionPay Card

2.3 For the avoidance of doubt, the Eligible Card shall not include the DCS Flex Visa Platinum Card, 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 Qualifying Period (as defined below), 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 Qualifying 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 An Eligible Cardmember who accumulates the following minimum spend in Qualifying Transactions within 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.

4.3 Each Eligible Cardmember is entitled to receive the GOTRIP 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.

4.4 For the avoidance of doubt, the minimum spend must be accumulated on the same Eligible Card and may not be combined or aggregated with Qualifying Transactions made using any other card, including any other Eligible Card held by the Eligible Cardmember.

4.5 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 Cardmembers qualifying for Reward A or B will receive a Redemption Email/Redemption Letter via your registered personal details 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 GOTRIP 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 Redemption Email/Redemption Letter.

5.3 Collection Deadline: The GOTRIP Luggage Bag must be collected from the designated DCS storage facility within one (1) month from the date of the Redemption Email/Redemption Letter, not later than 31 January 2027. 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 Email/Redemption Letter for any reason whatsoever.

5.4 If the Redemption Email/Redemption Letter 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 GOTRIP Luggage Bag from any card account held by the Eligible Cardmember with DCS.

5.5 The GOTRIP Luggage Bag is not exchangeable or refundable for cash, credit, or in kind, and is nontransferable.

5.6 Images of the GOTRIP Luggage Bag in any promotional collateral are for illustrative purposes only. The Eligible Cardmember shall accept the GOTRIP Luggage Bag "as is". DCS is not the manufacturer or primary supplier of the GOTRIP 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.

5.7 DCS reserves the right to clawback, cancel or recover the full value of the Rewards (together with any associated fees and expenses) from the Eligible Cardmember, by debiting the Eligible Card account held by the Eligible Cardmember, if:

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

5.8 DCS reserves the right to claw back the Cash Reward if the Eligible Cardmember's spend amount, after accounting for any reversed, cancelled, refunded, or disputed transactions, no longer meets the criteria.

7. General Terms and Conditions

7.1 This Promotion cannot be used in conjunction with any other DCS New-to-DCS offer on the official DCS website, unless otherwise stated by DCS.

7.2 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.

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