

SG61: Majulah Cashback Campaign - Terms & Conditions

(Updated as of 31 July 2026. Clarification added as underlined.)

Eligibility & Promotion Mechanics

1. The " Majulah Cashback " Campaign ("**Promotion**") is valid from **01 August 2026 to 31 August 2026** (both dates inclusive, hereinafter referred to as the "Promotion Period").
2. Receive an additional **S\$61 Cash Rebate** on top of your base cashback for all Qualifying Transactions.
3. This Promotion is open to new and existing Principal Cardmembers of the **DCS Ultimate Platinum Mastercard, DCS Flex Visa Platinum Card, and DCS Ultimate Platinum UnionPay Card** ("Eligible Cards").
4. To participate, the Principal Cardmembers of Eligible Cards ("Eligible Cardmembers") must opt in by sending an SMS in the following format to 83184448: 'SG61 [last 4 card digits]'. SMS must be sent before the campaign ends on 31 August 2026, and before making any Qualifying Transactions. Qualifying Transactions made prior to opt-in will not be counted.
5. For the avoidance of doubt, where a Principal Cardmember holds multiple Eligible Cards and has opted in for each of them, cumulative spend will be calculated separately for each Eligible Card. Spend cannot be combined or aggregated across cards. The Cash Rebate will be awarded separately for each Eligible Card that meets the criteria separately
6. An opt-in SMS with incorrect, incomplete, or invalid format and/or details will be deemed ineligible.
7. Limited to the **first 610** Eligible Cardmembers who achieved a minimum cumulative value of S\$1,500 in Qualifying Transaction during the Promotion Period.
8. By participating in this Promotion, the Eligible Cardmembers agree to be bound by these terms and conditions.
9. Qualifying Transaction refers to any local spend made at merchants located in Singapore and charged to the Eligible Card in Singapore Dollars. Transactions made overseas, charged in foreign currency, or processed by merchants outside Singapore will not qualify as Qualifying Transactions, even if billed in Singapore Dollars.
10. Only transactions posted during the Promotion Period will be considered for the eligibility of the Promotion.

11. Any transaction reversals, refunds or cancellations posted during the Promotion Period will be deducted from the cumulative value of the Qualifying Transaction and may affect an Eligible Cardmember's eligibility for the Promo.
12. DCS reserves the right to withhold, cancel or clawback rewards in cases of failed or reversed transactions, suspected misuse or policy violations, including after the Promotion Period has ended.
13. Only Principal Cardmembers of the Eligible Cards are eligible to participate. Spend incurred on Supplementary Cards will not be combined with and/or credited to the Principal Cardmember's account for the purposes of the Promotion.
14. Eligible Cardmembers whose current mobile number is different from the DCS Registered Mobile Number are required to first update their mobile number with DCSCC before registering for the Promotion. Eligible Cardmembers would not be eligible to participate should they register for the Promotion with a mobile number different from DCS Registered Mobile Number.

Reward Fulfilment

1. Cashback is limited to the first 610 Eligible Cardmembers who successfully opted-in and fulfilled the spending criteria on a first-come, first-served basis.
2. Cashback will be credited to your DCS account after the Promotion Period ends on 31 August 2026, not later than 30 September 2026.
3. The Cashback will be computed and rounded down to the nearest two decimal places.
4. The Cashback is strictly non-transferable and cannot be exchanged for credit, cash, or other goods and services.

General

1. To receive the reward, the Eligible Cardmember's DCS account must be in good standing, active, and conducted in a proper and satisfactory manner as solely determined by DCSCC at the time of fulfillment.
2. These terms and conditions are to be read together with the DCS Cards Terms & Conditions and any other specific product terms applicable to the Promotion. In the event of any inconsistency, these terms shall prevail only to the extent of the inconsistency.
3. DCSCC reserves the right to amend, change, or vary these terms and conditions, or withdraw this Promotion at any time without prior notice or assigning any reason. In the event of any dispute, the decision of DCSCC shall be final, binding, and conclusive.

4. For the purposes of this Promotion, the following transactions charged to an Eligible Card will not qualify as Qualifying Transactions:
- Annual fees
 - Service charges and/or late payment charges
 - All disputed charges unresolved as at DCS processing date of the monthly SOA
 - All adjusting entries on the statement of account
 - Casino/access charges and/or cheque encashing charges
 - Stolen/lost/fraud Card charges
 - AXS bill payments
 - Road Tax payment
 - All transactions at LTA
 - All transactions at Singapore Post
 - 0% Interest-free Instalment Payment Plan
 - ReadyCA\$H
 - DCA\$H
 - Balance transfer
 - Pay4U transactions
 - Cash advance transactions
 - Transactions made with Esso Fleet Card (EFC)
 - Any transaction with transaction description "AMAZE*"
 - 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



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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)