

September Spend & Earn - Terms & Conditions

Eligibility & Promotion Mechanics

1. The “September Spend & Earn” Campaign (the “Promotion”) is valid from 16 September 2026 to 30 September 2026, both dates inclusive (the “Promotion Period”). All dates and times stated in these terms and conditions refer to Singapore time.
2. The Promotion is open only to Principal Cardmembers of the DCS Ultimate Platinum Mastercard, DCS Flex Visa Platinum Card and DCS Ultimate Platinum UnionPay Card (each an “Eligible Card”). For the purposes of this Promotion, an “Eligible Cardmember” means a Principal Cardmember who holds an Eligible Card, subject to the satisfaction of the following requirements:
 - i. the Principal Cardmember has, during the Promotion Period, successfully opted-in separately for each Eligible Card they wish to participate with by sending an SMS from the mobile number registered with DCS Card Centre Pte. Ltd. (“DCSCC”) to 83184448 in the following format: SEPCB <space> [last 4 digits of the Eligible Card]. For example: SEPCB 8888;
 - ii. the Principal Cardmember has successfully accumulated at least S\$1,200 in Qualifying Transactions (as defined below); and
 - iii. the relevant Eligible Card is among the first 500 Eligible Cards in respect of which the conditions set out in paragraphs (i) and (ii) above have been satisfied.
3. Transactions charged to Supplementary Cards are not eligible for the Promotion and will not be combined with or attributed to the Principal Cardmember for the purposes of the Promotion.
4. An opt-in SMS containing an incorrect, incomplete or invalid keyword, card digits, spacing or other detail will be rejected. SMS messages sent from a mobile number that does not match the registered mobile number in DCSCC’s records for the Eligible Cardmember will not qualify. Eligible Cardmembers should update their registered mobile number with DCSCC before opting in. Standard SMS charges may apply.
5. A successful opt-in SMS must be received and recorded in DCSCC’s systems during the Promotion Period and before the relevant Qualifying Transactions are made. Only Qualifying Transactions made after the successful opt-in timestamp for the relevant Eligible Card will count towards the minimum cumulative spend requirement.
6. Qualifying Transactions made before successful opt-in for the relevant Eligible Card will not count towards the minimum cumulative spend requirement, even if such transactions are authorised or posted after the successful opt-in.
7. Opt-in is card-specific. If an Eligible Cardmember holds more than one Eligible Card, a separate opt-in SMS must be successfully submitted for each Eligible Card they wish to participate with.
8. An opt-in submitted for one Eligible Card does not apply to any other Eligible Card. Qualifying Transaction amounts cannot be combined or aggregated across different Eligible Cards, even where the Eligible Cards are held by the same Eligible Cardmember. Cumulative spend will be calculated separately for each Eligible Card.
9. Subject to these terms and conditions, an Eligible Card may receive S\$40 cashback (the “Cash Rebate”).
10. Each Eligible Card is entitled to a maximum of one S\$40 Cash Rebate for the entire Promotion Period.
11. Where an Eligible Cardmember holds more than one Eligible Card, each Eligible Card must be separately opted in and must separately satisfy the S\$1,200 cumulative Qualifying Transaction requirement in order to be eligible for the Cash Rebate.
12. The card account associated with an Eligible Card is referred to as the “Eligible Card Account”.
13. A “**Qualifying Transaction**” means a single retail transaction that is, during the Promotion Period:
 - (a) made online or offline with an Eligible Card using the relevant Eligible Card and after successful opt-in for that Eligible Card;
 - (b) successfully authorised and posted to the relevant Eligible Card

Account; (c) made at a merchant assigned an eligible Merchant Category Code (“MCC”) listed in the table below; and (d) not otherwise excluded under these terms and conditions.

MCC	Merchant Category Description
742	Veterinary Services
763	Agricultural Cooperatives
780	Horticultural and Landscaping Services
1520	General Contractors—Residential and Commercial
1711	Air Conditioning, Heating, and Plumbing Contractors
1731	Electrical Contractors
1740	Insulation, Masonry, Plastering, Stonework, and Tile Setting
1750	Carpentry Contractors
1761	Roofing and Siding, Sheet Metal Work Contractors
1799	Contractors, Special Trade—not elsewhere classified
2741	Miscellaneous Publishing and Printing
2791	Typesetting, Plate Making, and Related Services
2842	Sanitation, Polishing, and Specialty Cleaning Preparations
3351	AFFILIATED AUTO RENTAL
3355	SIXT CAR RENTAL
3357	HERTZ
3364	AGENCY RENT-A-CAR
3366	BUDGET RENT-A-CAR
3381	EUROP CAR
3387	ALAMO RENT-A-CAR
3389	AVIS RENT-A-CAR
3390	DOLLAR RENT-A-CAR
3393	NATIONAL CAR RENTAL
3395	THRIFTY CAR RENTAL
3405	ENTERPRISE RENT-A-CAR
3434	USA RENT-A-CAR
4011	Railroads—Freight
4111	Transportation—Suburban and Local Commuter Passenger, including
4112	Passenger Railways
4121	Limousines and Taxicabs
4131	Bus Lines
4214	Motor Freight Carriers, Trucking—Local/Long Distance, Moving and
4215	Courier Services—Air and Ground, Freight Forwarders
4225	Public Warehousing—Farm Products, Refrigerated Goods, Household
4411	Cruise Lines
4457	Boat Leases and Boat Rentals
4468	Marinas, Marine Service/Supplies
4582	Airports, Airport Terminals, Flying Fields
4722	Travel Agencies and Tour Operators
4723	Package Tour Operators – Germany Only
4784	Bridge and Road Fees, Tolls
4789	Transportation Services—not elsewhere classified



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DCS CARD CENTRE PTE. LTD.

[formerly known as Diners Club (Singapore) Pte Ltd]

Co. Reg. No. 197300502W

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4812	Telecommunication Equipment Including Telephone Sales
4813	Key-entry Telecom Merchant providing single local and long-distance
4814	Telecommunication Services including but not limited to prepaid
4816	Computer Network/Information Services
4821	Telegraph Services
4899	Cable, Satellite, and Other Pay Television and Radio Services
4900	Utilities—Electric, Gas, Heating Oil, Sanitary, Water
5013	Motor Vehicle Supplies and New Parts
5021	Office and Commercial Furniture
5039	Construction Materials—not elsewhere classified
5044	Office, Photographic, Photocopy, and Microfilm Equipment
5045	Computers, Computer Peripheral Equipment, Software
5046	Commercial Equipment—not elsewhere classified
5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and
5051	Metal Service Centers and Offices
5065	Electrical Parts and Equipment
5072	Hardware Equipment and Supplies
5074	Plumbing and Heating Equipment
5085	Industrial Supplies—not elsewhere classified
5094	Precious Stones and Metals, Watches and Jewelry
5099	Durable Goods—not elsewhere classified
5111	Stationery, Office Supplies, Printing and Writing Paper
5122	Drugs, Drug Proprietors, and Druggists Sundries
5131	Piece Goods, Notions, and Other Dry Goods
5137	Men's, Women's, and Children's Uniforms and Commercial Clothing
5139	Commercial Footwear
5169	Chemicals and Allied Products—not elsewhere classified
5172	Petroleum and Petroleum Products
5192	Books, Periodicals, and Newspapers
5193	Florists Supplies, Nursery Stock, and Flowers
5198	Paints, Varnishes, and Supplies
5199	Nondurable Goods—not elsewhere classified
5200	Home Supply Warehouse Stores
5211	Building Materials, Lumber Stores
5231	Glass, Paint, Wallpaper Stores
5251	Hardware Stores
5261	Lawn and Garden Supply Stores
5262	Marketplaces
5271	Mobile Home Dealers
5300	Wholesale Clubs
5309	Duty Free Stores
5310	Discount Stores
5311	Department Stores
5331	Variety Stores
5399	Miscellaneous General Merchandise Stores
5411	Grocery Stores, Supermarkets



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5422	Freezer, Locker Meat Provisioners
5441	Candy, Nut, Confectionery Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Food Stores—Convenience Stores, Markets, Specialty
5511	Automobile and Truck Dealers—Sales, Service, Repairs, Parts, and
5521	Automobile and Truck Dealers—(Used Only)—Sales
5532	Automotive Tire Stores
5533	Automotive Parts, Accessories Stores
5541	Service Stations (with or without Ancillary Services)
5542	Fuel Dispenser, Automated
5551	Boat Dealers
5552	Electric Vehicle Charging
5561	Camper Dealers, Recreational and Utility Trailers
5571	Motorcycle Shops and Dealers
5592	Motor Home Dealers
5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers—not
5611	Men's and Boys' Clothing and Accessories Stores
5621	Women's Ready to Wear Stores
5631	Women's Accessory and Specialty Stores
5641	Children's and Infants' Wear Stores
5651	Family Clothing Stores
5655	Sports Apparel, Riding Apparel Stores
5661	Shoe Stores
5681	Furriers and Fur Shops
5691	Men's and Women's Clothing Stores
5697	Alterations, Mending, Seamstresses, Tailors
5698	Wig and Toupee Shops
5699	Accessory and Apparel Stores—Miscellaneous
5712	Equipment, Furniture, and Home Furnishings Stores (except
5713	Floor Covering Stores
5714	Drapery, Upholstery, and Window Coverings Stores
5719	Miscellaneous House Furnishing Specialty Shops
5722	Household Appliance Stores
5732	Electronic Sales
5733	Music Stores—Musical Instruments, Pianos, Sheet Music
5734	Computer Software Stores
5735	Record Shops
5811	Caterers
5812	Eating Places, Restaurants
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns—
5814	Fast Food Restaurants
5815	Digital Goods—Audiovisual Media Including Books, Movies, and Music
5816	Digital Goods—Games
5817	Digital Goods—Software Applications (Excluding Games)
5818	Digital Goods—Multi-Category



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5912	Drug Stores, Pharmacies
5921	Package Stores, Beer, Wine, and Liquor
5931	Second Hand Stores, Used Merchandise Stores
5932	Antique Shops—Sales, Repairs, and Restoration Services
5933	Pawn Shops
5937	Antique Reproduction Stores
5940	Bicycle Shops—Sales and Service
5941	Sporting Goods Stores
5942	Book Stores
5943	Office, School Supply, and Stationery Stores
5944	Clock, Jewelry, Watch, and Silverware Store
5945	Game, Toy, and Hobby Shops
5946	Camera and Photographic Supply Stores
5947	Card, Gift, Novelty, and Souvenir Shops
5948	Leather Goods and Luggage Stores
5949	Fabric, Needlework, Piece Goods, and Sewing Stores
5950	Crystal and Glassware Stores
5970	Artist Supply Stores, Craft Shops
5971	Art Dealers and Galleries
5972	Stamp and Coin Stores—Philatelic and Numismatic Supplies
5973	Religious Goods Stores
5975	Hearing Aids—Sales, Service, Supply Stores
5976	Orthopedic Goods—Artificial Limb Stores
5977	Cosmetic Stores
5983	Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood
5992	Florists
5993	Cigar Stores and Stands
5994	News Dealers and Newsstands
5995	Pet Shops—Pet Food and Supplies
5996	Swimming Pools—Sales and Supplies
5997	Electric Razor Stores—Sales and Service
5998	Tent and Awning Shops
7032	Recreational and Sporting Camps
7033	Campgrounds and Trailer Parks
7210	Cleaning, Garment, and Laundry Services
7211	Laundry Services—Family and Commercial
7216	Dry Cleaners
7217	Carpet and Upholstery Cleaning
7221	Photographic Studios
7230	Barber and Beauty Shops
7251	Hat Cleaning Shops, Shoe Repair Shops, Shoe Shine Parlors
7261	Funeral Service and Crematories
7273	Dating Services
7277	Debt, Marriage, Personal—Counseling Service
7278	Buying/Shopping Clubs, Services
7296	Clothing Rental—Costumes, Uniforms, and Formal Wear

7297	Massage Parlors
7298	Health and Beauty Spas
7299	Other Services—not elsewhere classified
7311	Advertising Services
7321	Consumer Credit Reporting Agencies
7333	Commercial Art, Graphics, Photography
7338	Quick Copy, Reproduction, and Blueprinting Services
7339	Stenographic and Secretarial Support Services
7342	Exterminating and Disinfecting Services
7349	Cleaning and Maintenance, Janitorial Services
7361	Employment Agencies, Temporary Help Services
7372	Computer Programming, Data Processing, and Integrated Systems
7375	Information Retrieval Services
7379	Computer Maintenance, Repair, and Services—not elsewhere classified
7392	Consulting, Management, and Public Relations Services
7393	Detective Agencies, Protective Agencies, Security Services including
7394	Equipment Rental and Leasing Services, Furniture Rental, Tool Rental
7395	Photo Developing, Photofinishing Laboratories
7399	Business Services—not elsewhere classified
7512	Automobile Rental Agency—not elsewhere classified
7513	Truck Rental
7519	Motor Home and Recreational Vehicle Rental
7523	Automobile Parking Lots and Garages
7531	Automotive Body Repair Shops
7534	Tire Retreading and Repair Shops
7535	Automotive Paint Shops
7538	Automotive Service Shops
7542	Car Washes
7549	Towing Services
7622	Electronic Repair Shops
7623	Air Conditioning and Refrigeration Repair Shops
7629	Appliance Repair Shops, Electrical and Small
7631	Clock, Jewelry, and Watch Repair Shops
7641	Furniture—Reupholstery and Repair, Refinishing
7699	Miscellaneous Repair Shops and Related Services
7829	Motion Picture and Video Tape Production and Distribution
7832	Motion Picture Theaters
7841	Video Entertainment Rental Stores
7911	Dance Halls, Schools, and Studios
7922	Theatrical Producers (except Motion Pictures), Ticket Agencies
7929	Bands, Orchestras, and Miscellaneous Entertainers—not elsewhere
7932	Pool and Billiard Establishments
7933	Bowling Alleys
7941	Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports
7991	Tourist Attractions and Exhibits
7992	Golf Courses, Public



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7993	Video Amusement Game Supplies
7994	Video Game Arcades/Establishments
7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers
7997	Clubs—Country Clubs, Membership (Athletic, Recreation, Sports),
7998	Aquariums, Dolphinariums, Zoos, and Seaquariums
7999	Recreation Services—not elsewhere classified
8011	Doctors—not elsewhere classified
8021	Dentists, Orthodontists
8031	Osteopathic Physicians
8041	Chiropractors
8042	Optometrists, Ophthalmologists
8043	Opticians, Optical Goods, and Eyeglasses
8049	Chiropodists, Podiatrists
8050	Nursing and Personal Care Facilities
8062	Hospitals
8071	Dental and Medical Laboratories
8099	Health Practitioners, Medical Services—not elsewhere classified
8111	Attorneys, Legal Services
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services—not elsewhere classified
8351	Child Care Services
8398	Organizations, Charitable and Social Service
8641	Associations—Civic, Social, and Fraternal
8651	Organizations, Political
8661	Organizations, Religious
8675	Automobile Associations
8699	Organizations, Membership—not elsewhere classified
8734	Testing Laboratories (Non-Medical)
8911	Architectural, Engineering, and Surveying Services
8931	Accounting, Auditing, and Bookkeeping Services
8999	Professional Services—not elsewhere classified

14. Merchant eligibility is determined by the MCC assigned or submitted by the merchant, the merchant's acquiring bank or the relevant card network, as reflected in DCSCC's records. DCSCC does not determine or control these classifications. A transaction does not qualify merely because the merchant sells retail or shopping goods if the merchant's MCC, as reflected in DCSCC's records, is not the required eligible MCC listed in the table under Clause 14.
15. For the purposes of determining whether the S\$1,200 minimum cumulative spend has been met, the cumulative amount of Qualifying Transaction posted to the Eligible Card Account, after taking into account discounts, vouchers, rebates, credits, refunds and other adjustments shall be used.
16. Without limiting the other requirements in these terms and conditions, the following transactions are excluded and will not count towards the minimum cumulative spend requirement:
 - a. transactions that are declined, unsuccessful, cancelled, voided or not successfully posted;



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- b. transactions that are reversed, cancelled or fully or partially refunded, to the extent of the amount reversed or refunded;
 - c. transactions made at merchants that are not assigned an eligible MCC under Clause 14;
 - d. travel-related transactions, including airline, hotel and accommodation transactions;
 - e. disputed, fraudulent, unauthorised, artificial, circular or cash-like transactions;
 - f. annual fees, service charges, late payment charges, interest, adjusting entries and other fees or charges;
 - g. cash advances, balance transfers, ReadyCASH, DCA\$H, Pay4U, money transfers, quasi-cash, stored-value loads, instalment repayments and other non-retail financial transactions;
 - h. AXS bill payments, road tax payments, transactions at LTA or Singapore Post, transactions made with an Esso Fleet Card, and transactions with a description beginning "AMAZE*"; and
 - i. transactions that DCSCC reasonably determines to be irregular, manipulated, abusive or inconsistent with the intended purpose of the Promotion.
17. DCSCC may withhold, cancel, deduct or claw back a Cash Rebate if the relevant transaction is later reversed, refunded, cancelled, disputed or found to be fraudulent or unauthorised; if the Eligible Cardmember does not comply with these terms and conditions; or if DCSCC reasonably suspects manipulation, misuse or abuse, including after the Promotion Period.
18. By opting in or participating in the Promotion, Eligible Cardmembers agree to be bound by these terms and conditions.

Cash Rebate Allocation

19. DCSCC will determine the order in which Eligible Cards qualify based on the date and time at which the cumulative value of Qualifying Transactions for an Eligible Card first reaches or exceeds S\$1,200, as reflected in DCSCC's systems.
20. Where transaction information is delayed, incomplete, identical or otherwise inconclusive, DCSCC may determine the order of qualification based on its transaction processing records and such other information as DCSCC considers appropriate.
21. The Cash Rebates are available on a first-come, first-served basis and subject to availability.
22. An Eligible Card is not guaranteed to receive a Cash Rebate merely because the Eligible Cardmember has opted in or subsequently accumulated S\$1,200 in cumulative Qualifying Transactions. Eligibility for the Cash Rebate remains subject to the Eligible Card satisfying all applicable conditions under these terms and conditions, including being among the first 500 Eligible Cards to satisfy the applicable requirements.
23. DCSCC is not required to provide real-time information on the number of Cash Rebates remaining or whether the maximum number of qualifying Eligible Cards has been reached.

Reward Fulfilment

24. Cash Rebates will be allocated only after DCSCC has verified (a) successful opt-in for the relevant Eligible Card; (b) that the Eligible Card accumulated at least S\$1,200 in Qualifying Transactions after successful opt-in and during the Promotion Period; (c) that the Eligible Card falls within the first 500 Eligible Cards to qualify; (d) compliance with the one-Cash-Rebate-per-Eligible-Card limit; and (e) compliance with all other requirements of these terms and conditions.
25. Each Cash Rebate will be credited to the Eligible Card Account used for the relevant Qualifying Transaction no later than **31 October 2026**.
26. The Cash Rebate is not an immediate discount or price reduction applied by the merchant at checkout. It will be credited only after DCSCC completes verification.
27. The Cash Rebate is additional to any base cashback that may independently be earned under the applicable Eligible Card terms. Any base cashback is governed separately by the applicable card product terms, including any exclusions, rates and caps. Nothing in this Promotion changes those terms.

28. A Cash Rebate is non-transferable, non-assignable and cannot be exchanged for cash, points, vouchers, goods, services or any other benefit. It may appear as a credit in the relevant Eligible Card Account or account transaction history, and no separate notification may be issued.

General

29. At the time of fulfilment, the relevant Eligible Card and Eligible Card Account must be active, in good standing and conducted in a proper and satisfactory manner as determined by DCSCC. A Cash Rebate may be withheld or forfeited if the Eligible Card or Eligible Card Account is suspended, cancelled, terminated, overdue or delinquent.
30. These terms and conditions are to be read together with the DCS Cards Terms & Conditions and any other applicable product terms. If there is an inconsistency, these Promotion terms will prevail only to the extent of that inconsistency in relation to the Promotion.
31. Subject to applicable law, DCSCC may amend, supplement or vary these terms and conditions; suspend, shorten, extend, cancel or withdraw the Promotion; change the reward pools or fulfilment arrangements; or take any other action relating to the Promotion at any time, without advance notice or the need to give a reason.
32. DCSCC is not responsible for an incorrect or inconsistent MCC classification; a merchant, acquiring bank, card network or telecommunications provider delaying or failing to submit or process information; incorrect transaction dates, amounts or merchant information; unsuccessful or delayed SMS delivery; or any delay, error, interruption or failure caused by circumstances beyond DCSCC's reasonable control.
33. Fulfilment is subject to DCSCC successfully receiving, processing and verifying the relevant opt-in and transaction information within the Promotion Period.
34. DCSCC may require an Eligible Cardmember to provide information or documents reasonably necessary to verify eligibility. Failure to provide them within the requested period may result in disqualification or forfeiture of a Cash Rebate.
35. Subject to applicable law, DCSCC's records and decision will be final, binding and conclusive in any dispute concerning opt-in, eligibility, transaction order, merchant classification, reward allocation, fulfilment or any other matter relating to the Promotion.
36. These terms and conditions and the Promotion are governed by the laws of Singapore. Eligible Cardmembers submit to the non-exclusive jurisdiction of the Singapore courts.