DCS CARD CENTRE PTE. LTD.
[formerly known as Diners Club (Singapore) Pte Ltd]
Co. Reg. No. 197300502W
7500E Beach Road #03-201 The Plaza Singapore 199595
6416 0800 www.dcscc.com

DCS Yearend Streak Campaign
Terms and Conditions

These terms and conditions govern the "DCS Yearend Streak Campaign" (the "Promotion") offered by DCS Card Centre Pte. Ltd. ("DCS") to Principal Cardmembers of the DCS Ultimate Platinum Mastercard, DCS Flex Visa Platinum Card and DCS Ultimate Platinum UnionPay Card.

Eligibility & Promotion Mechanics

1. The Promotion is valid from 2 November 2026 to 27 December 2026, both dates inclusive (the "Promotion Period"). All dates and times stated in these terms and conditions refer to Singapore time.

2. During the Promotion Period, Eligible Cardmembers may earn cashback(s), subject to the terms and conditions set out below.

3. 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"). Supplementary Cardmembers are not eligible to participate in the Promotion.

4. To qualify for this Promotion, a Principal Cardmember holding an Eligible Card must:

(a) prior to making a Qualifying Transaction, successfully opt for the Eligible Card on which the Qualifying Transaction is to be made by via the DCS Cards Mobile App.

(b) made a Qualifying Transaction.

(such Principal Cardmember, an "Eligible Cardmember")

5. Each Principal Cardmember may participate in the Promotion using only one (1) Eligible Card, regardless of the number of Eligible Cards held by that Principal Cardmember. Where a Principal Cardmember successfully opts in multiple Eligible Cards, only the first Eligible Card to satisfy the applicable requirement under these terms and conditions shall be taken into consideration for the purposes of determining eligibility for cashback under the Promotion.

6. Only Qualifying Transactions made after the successful opt-in timestamp for the Eligible Card will count towards the Promotion.

7. 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.

Qualifying Transactions

8. For the purposes of the Promotion, a "Qualifying Transaction" means a retail transaction that: (a) is made online or offline using the relevant Eligible Card during the Promotion Period for which the Principal Cardmember has successful opted in; (b) is successfully authorised, captured and posted to the relevant card account associated with the Eligible Card ("Eligible Card Account"); (c) is posted within the relevant Promotion Week for which it is being counted; (d) made at a merchant assigned an eligible Merchant Category Code ("MCC") listed in the table below; and (e) is not otherwise excluded under these terms and conditions.

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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
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
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

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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
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
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

9. 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 8.

10. For the purposes of Clause 8(c), a transaction made on 8 November 2026 but posted to the relevant Eligible Card Account on 9 November 2026 will form part of Week 2, and not Week 1.

11. Without limiting the other requirements in these terms and conditions, the following transactions will not count towards Qualifying Transaction:

(a) transactions that are declined, unsuccessful, cancelled, voided or not successfully posted;

(b) transactions that are reversed, cancelled or fully or partially refunded, to the extent of the amount reversed or refunded;

(c) disputed, fraudulent, unauthorised, artificial, circular or cash-like transactions;

(d) annual fees, service charges, late payment charges, interest, adjusting entries and other fees or charges;

(e) cash advances, balance transfers, ReadyCAH, DCAH, Pay4U, money transfers, quasi-cash transactions, stored-value loads, instalment repayments and other non-retail financial transactions; and

(f) transactions that DCS reasonably determines to be irregular, manipulated, abusive or inconsistent with the intended purpose of the Promotion.

12. For the purpose of determining whether the applicable qualifying spend requirement for a Promotion Week has been met, DCS will calculate the aggregate amount of Qualifying Transactions posted to the relevant Eligible Card Account during that Promotion Week, subject to the exclusions set out in these terms and conditions.

Weekly Promotion Cycles

13. The Promotion comprises eight (8) weekly cycles (each a "Promotion Week"), with each Promotion Week running from Monday to Sunday, as follows:

Promotion Week	Period
Week 1	2 November 2026 – 8 November 2026
Week 2	9 November 2026 – 15 November 2026
Week 3	16 November 2026 – 22 November 2026
Week 4	23 November 2026 – 29 November 2026
Week 5	30 November 2026 – 6 December 2026
Week 6	7 December 2026 – 13 December 2026
Week 7	14 December 2026 – 20 December 2026
Week 8	21 December 2026 – 27 December 2026

14. Qualifying Transactions will be calculated separately for each Eligible Card and separately for each Promotion Week.

15. Qualifying Transactions posted during one Promotion Week cannot be carried forward to, transferred to or combined with Qualifying Transactions posted during any other Promotion Week.

Weekly Cashback

16. Subject to these terms and conditions, an Eligible Card will be eligible to receive S$20 cashback (the "Weekly Cashback") for a Promotion Week if: (a) the Eligible Card accumulates at least S$600 in Qualifying Transactions during that Promotion Week; and (b) the Eligible Card is among the first 300 Eligible Cards to satisfy the S$600 qualifying spend requirement for that Promotion Week.

17. Each Eligible Card may receive a maximum of one (1) S$20 Weekly Cashback per Promotion Week. Accordingly, an Eligible Card that qualifies in all eight Promotion Weeks may receive up to S$160 in Weekly Cashback.

18. The limit of 300 Eligible Cards applies separately to each Promotion Week and resets at the beginning of each subsequent Promotion Week. For the avoidance of doubt:

(a) the Eligible Cards that qualify for Weekly Cashback may differ from one Promotion Week to another;

(b) an Eligible Card that qualifies for Weekly Cashback in one Promotion Week remains eligible to qualify for Weekly Cashback in any subsequent Promotion Week; and

(c) an Eligible Card that does not qualify for Weekly Cashback in any Promotion Week may still qualify for Weekly Cashback in any subsequent Promotion Week

19. DCS will determine the order in which Eligible Cards qualify for the Weekly Cashback based on the date and time, as recorded in DCS's systems, when the cumulative amount of Qualifying Transactions posted to the relevant Eligible Card Account during the relevant Promotion Week first reaches or exceeds S$600.

20. Where transaction information is delayed, incomplete, identical or otherwise inconclusive, DCS may determine the order of qualification based on its transaction processing records and such other information as DCS considers appropriate.

21. Weekly Cashback is available on a first-come, first-served basis and subject to the weekly limit of 300 Eligible Cards. An Eligible Card is not guaranteed Weekly Cashback merely because it accumulates S$600 or more in Qualifying Transactions during a Promotion Week, if the 300-card allocation for that Promotion Week has already been fully utilised.

Yearend Streak Bonus Cashback

22. In addition to the Weekly Cashback, an Eligible Card may qualify for additional bonus cashback based on the number of Promotion Weeks in which the Eligible Card becomes entitled to receive the Weekly Cashback (the "Yearend Streak Bonus Cashback").

23. An Eligible Card that becomes entitled to receive Weekly Cashback in any four (4) of the eight (8) Promotion Weeks will receive an additional S$20 cashback (the "4-Week Bonus").

24. The four (4) Promotion Weeks referred to in paragraph 22 do not need to be consecutive. For illustration, an Eligible Card that qualifies for Weekly Cashback in Weeks 1, 3, 6 and 8 will qualify for the 4-Week Bonus.

25. An Eligible Card that becomes entitled to receive Weekly Cashback in all eight (8) Promotion Weeks will receive an additional S$50 cashback (the "8-Week Bonus").

26. The 4-Week Bonus and 8-Week Bonus are cumulative. Accordingly, an Eligible Card that becomes entitled to receive Weekly Cashback in all eight (8) Promotion Weeks will receive S$160 in Weekly Cashback, S$20 4-Week Bonus and S$50 8-Week Bonus, for a maximum total cashback of S$230 per Eligible Card under the Promotion.

27. For the avoidance of doubt, an Eligible Card will only be treated as having qualified for the 4-Week Bonus and 8-Week Bonus if the Eligible Card has become entitled to receive Weekly Cashback in accordance with these terms and conditions. Merely accumulating S$600 or more in Qualifying Transaction during a Promotion Week after the weekly 300-Eligible Card allocation has been exhausted will not count towards the 4-Week Bonus or 8-Week Bonus.

Cashback Fulfilment

28. Weekly Cashback and any applicable Yearend Streak Bonus Cashback will be credited to the relevant Eligible Card Account by 31 January 2027.

29. Cashback awarded under the Promotion is strictly non-transferable and non-exchangeable for cash, cashier's orders, reward points, other gifts or benefits, whether in whole or in part.

30. DCS may, at any time, rectify any error in determining Qualifying Transaction, the order in which Eligible Cards qualify for the cashback(s), the number of Promotion Weeks or the amount of cashback awarded, including by withdrawing, reversing, debiting or otherwise recovering any cashback credited in error.

Refunds, Reversals and Adjustments

31. Where any Qualifying Transaction is subsequently cancelled, voided, reversed, refunded or disputed, whether in whole or in part, DCS may deduct the affected amount from the Qualifying Transactions for the relevant Promotion Week.

32. Where such cancellation, reversal, refund or dispute results in the relevant Eligible Card no longer satisfying the S$600 qualifying spend requirement for a Promotion Week, DCS reserves the right to: (a) withdraw or claw back any Weekly Cashback awarded in respect of that Promotion Week; (b) remove that Promotion Week from the Eligible Card's qualifying week count for the purposes of determining eligibility for the 4-Week Bonus and/or 8-Week Bonus; and (c) withdraw or claw back any Yearend Streak Bonus Cashback where the Eligible Card subsequently ceases to satisfy the applicable qualification requirements.

General Terms and Conditions

33. The Eligible Card and its associated Eligible Card Account must remain valid, in good standing and conducted in a proper and satisfactory manner throughout the Promotion Period and at the time any cashback is credited, as determined by DCS.

34. DCS reserves the right to determine the eligibility of any Principal Cardmember, Eligible Card, transaction or cashback entitlement under the Promotion and to disqualify any Principal Cardmember who does not satisfy these terms and conditions.

35. DCS reserves the right to disqualify an Eligible Cardmember where DCS reasonably determines that the Eligible Cardmember has: (a) breached these terms and conditions or the terms governing the relevant Eligible Card; (b) engaged in fraudulent, abusive or irregular conduct; (c) artificially split, structured or otherwise manipulated transactions for the purpose of obtaining the cashback(s); or (d) otherwise participated in the Promotion in a manner inconsistent with its intended purpose.

36. By opting in or participating in the Promotion, Eligible Cardmembers agree to be bound by these terms and conditions.

37. By participating in the Promotion, Eligible Cardmembers consent, where applicable, to the collection, use and disclosure of their personal data by DCS, its agents, vendors and service providers for the administration and fulfilment of the Promotion, subject to DCS's prevailing Privacy Policy.

38. To the maximum extent permitted by law, DCS, its related corporations, employees and/or agents shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any Eligible Cardmember or other person arising from or in connection with the Promotion, including any indirect or consequential loss.

39. DCS reserves the right to vary, delete or add to these terms and conditions or to withdraw, sus or terminate the Promotion at any time, subject to applicable requirements.

40. DCS's decision on all matters relating to the Promotion, including but not limited to eligibility, transactions, the order in which Eligible Cards qualify for the cashback(s), and allocation of the cashback(s), shall be final and binding, subject to applicable law.

41. In the event of any inconsistency between these terms and conditions and any brochure, marketing communication, advertisement or other promotional material relating to the Promotion, these terms and conditions shall prevail.

42. These terms and conditions are to be read together with the prevailing DCS Cards Terms and Conditions and any other product terms applicable to the relevant Eligible Card (collectively, the "Other Terms"). In the event of any inconsistency between these terms and the Other Terms, these Promotion terms and conditions shall prevail only to the extent of such inconsistency.

43. All information is correct at the time of publication.

44. DCS shall not be liable for any failure to perform its obligations under the Promotion where such failure is caused by circumstances beyond its reasonable control, including but not limited to system outages, interruptions involving payment networks, acts of God, natural disasters, epidemic or pandemic, or government restrictions.

45. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and the parties submit to the exclusive jurisdiction of the Singapore courts.