

9.9 September Shopping Fest - Terms & Conditions

Eligibility & Promotion Mechanics

1. The “9.9 September Shopping Fest” Campaign (the “**Promotion**”) is valid from 08 September 2026, 8:00 PM to 14 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 new and existing Principal Cardmembers of the DCS Ultimate Platinum Mastercard, DCS Flex Visa Platinum Card and DCS Ultimate Platinum UnionPay Card (each an “**Eligible Card**”). Such Principal Cardmembers are referred to as “**Eligible Cardmembers**”.
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. To participate, an Eligible Cardmember must opt 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: **DCS99<space>[last 4 digits of the Eligible Card]**. For example: **DCS99 8888**.
5. Upon successful opt-in, the Eligible Cardmember may receive either a S\$19.90 or S\$9.90 cash rebate (each a “**Cash Rebate**”) for a Qualifying Transaction, subject to the limited reward pools, allocation order and one-Cash-Rebate-per-Eligible-Card limit set out below. The Cash Rebate is additional to any base cashback that may independently be earned under the applicable card terms.
6. 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.
7. A successful opt-in SMS must be received and recorded in DCSCC’s systems no later than 14 September 2026 and before the relevant Qualifying Transaction is made. The Qualifying Transaction date and time recorded by DCSCC must be later than the opt-in timestamp recorded by DCSCC. Qualifying Transactions made before opt-in will not qualify, even if it is authorised or posted after opt-in.
8. 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. An opt-in submitted for one Eligible Card does not apply to any other Eligible Card, and Qualifying Transactions or Qualifying Transaction amounts cannot be combined or aggregated across Eligible Cards.
9. Each unique Eligible Card is entitled to a maximum of one Cash Rebate for the entire Promotion Period. An Eligible Cardmember who holds all Eligible Card may therefore receive up to three Cash Rebates in total if the Eligible Cardmember separately opts in and satisfies all applicable requirements for each Eligible Card. Each Cash Rebate will be assessed and credited separately.
10. The card account associated with an Eligible Card is referred to as the “**Eligible Card Account**”.
11. A “**Qualifying Transaction**” means a single retail or shopping transaction that: (a) is made online or offline with an Eligible Card during the Promotion Period and after successful opt-in for that Eligible Card; (b) has a single transaction amount of at least S\$299; (c) is successfully authorised and posted to that Eligible Card Account; and (d) is made at a merchant assigned an eligible Merchant Category Code (“**MCC**”) listed in the table below.

MCC	Merchant Category Description
5021	Office and Commercial Furniture
5045	Computers, Computer Peripheral Equipment, Software
5072	Hardware Equipment and Supplies
5094	Precious Stones and Metals, Watches and Jewelry



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5111	Stationery, Office Supplies, Printing and Writing Paper
5131	Piece Goods, Notions, and Other Dry Goods
5137	Men's, Women's, and Children's Uniforms and Commercial Clothing
5192	Books, Periodicals, and Newspapers
5193	Florists Supplies, Nursery Stock, and Flowers
5198	Paints, Varnishes, and Supplies
5200	Home Supply Warehouse Stores
5211	Building Materials, Lumber Stores
5251	Hardware Stores
5261	Lawn and Garden Supply Stores
5262	Marketplaces
5309	Duty Free Stores
5311	Department Stores
5331	Variety Stores
5399	Miscellaneous General Merchandise Stores
5411	Grocery Stores, Supermarkets
5441	Candy, Nut, Confectionery Stores
5499	Miscellaneous Food Stores—Convenience Stores, Markets, Specialty
5532	Automotive Tire Stores
5533	Automotive Parts, Accessories Stores
5561	Camper Dealers, Recreational and Utility Trailers
5611	Men's and Boys' Clothing and Accessories Stores
5621	Women's Ready to Wear Stores
5631	Women's Accessory and Specialty Stores
5651	Family Clothing Stores
5655	Sports Apparel, Riding Apparel Stores
5661	Shoe Stores
5691	Men's and Women's Clothing Stores
5699	Accessory and Apparel Stores—Miscellaneous
5712	Equipment, Furniture, and Home Furnishings Stores (except
5719	Miscellaneous House Furnishing Specialty Shops
5722	Household Appliance Stores
5734	Computer Software Stores
5735	Record Shops
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
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



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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
5972	Stamp and Coin Stores—Philatelic and Numismatic Supplies
5992	Florists
5997	Electric Razor Stores—Sales and Service
5999	Miscellaneous and Specialty Retail Stores
8043	Opticians, Optical Goods, and Eyeglasses

12. 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 11.
13. The S\$299 minimum spend must be satisfied in one transaction and paid in full using one Eligible Card. Separate transactions cannot be combined or aggregated. If a merchant splits a purchase into two or more charges, each charge will be treated as a separate transaction and must independently satisfy the S\$299 minimum spend requirement.
14. The transaction amount used to determine eligibility is the final transaction amount posted to the Eligible Card Account after applying discounts, vouchers, rebates, credits, partial refunds and other adjustments.
15. Travel-related transactions are excluded, including transactions with online travel agencies, airlines, hotels and other accommodation providers, travel agents, tour operators, cruise lines, vehicle rental providers and other merchants classified by DCSCC as travel-related. Such transactions are excluded even if they otherwise meet the S\$299 minimum spend requirement.
16. Subject to the one-Cash-Rebate-per-Eligible-Card limit, the first 299 Qualifying Transactions reflected in DCSCC's systems will be allocated the S\$19.90 Cash Rebate. After that pool is fully allocated, the next 1,999 Qualifying Transactions reflected in DCSCC's systems will be allocated the S\$9.90 Cash Rebate. No Qualifying Transaction or Eligible Card may receive both Cash Rebates.
17. DCSCC will determine the order of Qualifying Transactions using the transaction date and time reflected in its systems. Where information is delayed, incomplete, identical or otherwise inconclusive, DCSCC may determine the order using its processing records.
18. For each Eligible Card, only the first transaction that satisfies all Qualifying Transaction requirements will be considered for reward allocation. Any subsequent Qualifying Transaction of the same Eligible Card will not be considered for a Cash Rebate under the Promotion.
19. The reward pools are available on a first-come, first-served basis and are subject to availability. An Eligible Cardmember is not guaranteed a Cash Rebate merely because a transaction meets all Qualifying Transaction requirements, and DCSCC is not required to provide real-time information on the remaining availability of the reward pool.
20. Without limiting the other requirements, the following transactions are excluded and will not count towards eligibility for the Promotion:
 - a. transactions that are declined, unsuccessful, cancelled, voided or not successfully posted;
 - b. transactions that are reversed or fully or partially refunded such that the final transaction amount posted falls below S\$299;
 - c. travel-related transactions and transactions at merchants not assigned an eligible MCC in the table under Clause 11;
 - d. disputed, fraudulent, unauthorised, artificial, circular or cash-like transactions;
 - e. annual fees, service charges, late charges, interest, adjusting entries and other fees or charges;

- f. cash advances, balance transfers, ReadyCASH, DCASH, Pay4U, money transfers, quasi-cash, stored-value loads, instalment repayments and other non-retail financial transactions;
 - g. 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
 - h. transactions that DCSCC reasonably determines to be irregular, manipulated, abusive or inconsistent with the intended purpose of the Promotion.
21. 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.
22. By opting in or participating in the Promotion, Eligible Cardmembers agree to be bound by these terms and conditions.

Reward Fulfilment

23. Cash Rebates will be allocated only after DCSCC has verified the Eligible Cardmember's successful opt-in, Qualifying Transaction, the availability of the applicable reward pool and compliance with the one-Cash-Rebate-per-Eligible-Card limit.
24. Each Cash Rebate will be credited to the Eligible Card Account used for the relevant Qualifying Transaction no later than **31 October 2026**.
25. 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.
26. 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.
27. 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

28. 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.
29. 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.
30. 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.
31. 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.
32. Fulfilment is subject to DCSCC successfully receiving, processing and verifying the relevant opt-in and transaction information.
33. 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.



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34. 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.
35. 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.