

Terms and Conditions – DCS Dine & Ride Campaign

These terms and conditions govern the **DCS Dine & Ride 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 16 October 2026 to 31 October 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) and voucher(s) (collectively, the “Promotion Rewards”), 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 in for the Eligible Card on which the Qualifying Transaction is to be made by sending an SMS, during the Promotion Period, from the mobile number registered with DCS to 8318 4448 in the following format: DINE <space> [last 4 digits of the Eligible Card]. For example: DINE 8888. An opt-in SMS containing an incorrect, incomplete or invalid information, or sent from a mobile number that does not match DCS’s records, will be rejected. Standard SMS charges may apply.
 - (b) made a Qualifying Transaction.(such Principal Cardmember, an “Eligible Cardmember”)
5. For the avoidance of doubt, a separate opt-in SMS must be successfully submitted for each Eligible Card the Principal Cardmember wish to participate with. 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 Principal Cardmember and have been successfully opted in.
6. Only Qualifying Transactions made after the successful opt-in timestamp for the relevant 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 this Promotion, a “Qualifying Transaction” means a retail dining transaction that:
 - (a) is made using the relevant Eligible Card during the Promotion Period for which the Principal Cardmember has successfully opted in;
 - (b) is successfully authorised, captured and posted to the relevant card account associated with the Eligible Card (“Eligible Card Account”) within the Promotion Period;
 - (c) is classified under MCC 5812 (Eating Places and Restaurants), MCC 5813 (Drinking

Places, Bars, Taverns and Nightclubs), or MCC 5814 (Fast Food Restaurants); and (d) is not otherwise excluded under these terms and conditions.

9. MCCs are assigned by the merchant's acquirer and not by DCS. DCS does not determine or control the MCC under which a merchant or transaction is classified. A transaction will only qualify where the MCC reflected in DCS's transaction records is one of the MCCs stated in paragraph 8 above.
10. DCS shall not be responsible or liable for any failure or delay by a merchant or other third party in transmitting or posting a transaction. For illustration, a transaction made on 31 October 2026 but posted on 1 November 2026 will not be considered a Qualifying Transaction under this Promotion.
11. The following transactions shall not constitute Qualifying Transactions: (a) transactions made using a Supplementary Card; (b) transactions made before successful opt-in for the relevant Eligible Card; (c) transactions which are cancelled, voided, reversed, refunded or disputed; (d) cash advances, cash withdrawals, balance transfers or other cash-equivalent transactions; (e) fees, charges, interest, finance charges or other amounts imposed by DCS; (f) transactions not classified under MCC 5812, 5813 or 5814; and (g) any transaction which DCS reasonably determines to be fraudulent, abusive or inconsistent with the purpose or intent of the Promotion.

Promotion Rewards

12. Subject to these terms and conditions, for every S\$200 in cumulative Qualifying Transactions, the Eligible Card may receive S\$8 cashback and one (1) S\$5 Gojek voucher (collectively, one "Reward").
13. Rewards may be awarded for every S\$200 in cumulative Qualifying Transactions, subject to availability.

Cumulative Qualifying Transactions	Reward Entitlement
S\$199.99 or below	No Reward
S\$200 – S\$399.99	1 Reward: S\$8 cashback + S\$5 Gojek voucher
S\$400 – S\$599.99	2 Rewards: S\$16 cashback + S\$10 Gojek vouchers
S\$600 and above	3 Rewards: S\$24 cashback + S\$15 Gojek vouchers

14. Each Eligible Card is entitled to a maximum of three (3) Rewards during the entire Promotion Period, regardless of the total cumulative value of Qualifying Transactions made using that Eligible Card. Accordingly, the maximum Rewards that may be received per Eligible Card under the Promotion is S\$24 cashback and S\$15 worth of Gojek vouchers.
15. Any cumulative value of Qualifying Transaction exceeding S\$600 on an Eligible Card will not entitle the Eligible Card to any additional Rewards.
16. There is an overall limit of 600 Rewards across all Eligible Cards participating in the Promotion. For the avoidance of doubt, each S\$200 in cumulative Qualifying Transactions that qualifies for a Reward will count as one (1) Reward towards the overall limit of 600 Rewards. Accordingly, an Eligible Card that qualifies for three (3) Rewards will count as three (3) Rewards towards the overall limit.

17. The 600 Rewards will be awarded on a first-come, first-served basis, based on the date and time at which the relevant Qualifying Transactions are successfully posted to DCS's systems and cause the Eligible Card to reach each applicable S\$200 threshold. For example, where an Eligible Card's cumulative Qualifying Transactions increase from S\$380 to S\$420 upon the posting of a Qualifying Transaction, the Eligible Card will qualify for its second Reward at the date and time of that posting.
18. Once all 600 Rewards have been fully allocated, the Promotion will end notwithstanding that the Promotion Period may not have expired. No further Rewards will be awarded thereafter, even if an Eligible Card subsequently meets a S\$200 threshold of cumulative Qualifying Transactions.
19. Participation in the Promotion and satisfaction of the required cumulative spend does not guarantee receipt of a Reward if all 600 Rewards has already been allocated.

Cashback Fulfilment

20. The cashback component of each Reward will be credited to the relevant Eligible Card Account by 30 November 2026.
21. Cashback awarded under this 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.

Gojek Voucher Fulfilment

22. Each Gojek voucher awarded under the Promotion will have a value of S\$5.
23. Eligible Cardmembers who qualify for a Gojek voucher will receive the relevant voucher or voucher redemption details by 30 November 2026. Fulfilment will be made via email to the email address registered with DCS where an email address is available in DCS's records. Where email fulfilment is not available, the voucher or voucher redemption details will be sent via SMS to the mobile number registered with DCS.
24. Gojek vouchers are subject to any applicable validity period, redemption instructions and terms and conditions imposed by Gojek and/or the relevant voucher provider.
25. Gojek vouchers are non-transferable, non-assignable and cannot be exchanged for cash, credit, cashback or any other item or benefit.
26. DCS is not the provider of the Gojek vouchers and makes no representation or warranty as to the quality, merchantability, fitness for purpose or availability of any goods or services obtained through use of a Gojek voucher. Any issue relating to the use or acceptance of a Gojek voucher shall be subject to the applicable terms imposed by the relevant voucher provider.

Refunds, Reversals and Adjustments

27. DCS may at any time rectify any error in the computation of Qualifying Transactions or Rewards, including by withdrawing, reversing, debiting or otherwise recovering any cashback credited and/or Gojek voucher issued in error.
28. Where a Qualifying Transaction is subsequently cancelled, voided, reversed, refunded or disputed, whether in whole or in part, the relevant amount will be deducted from the cumulative value of Qualifying Transactions on the Eligible Card.

29. Where such cancellation, reversal, refund or dispute causes the Eligible Card's cumulative Qualifying Transaction to fall below a Reward threshold previously achieved, DCS reserves the right to: (a) reverse or debit any cashback awarded; (b) cancel or invalidate any Gojek voucher which has not yet been fulfilled; (c) recover the value of any Gojek voucher already fulfilled; and/or (d) otherwise recover the value of any Reward awarded in connection with the affected transaction.

General Terms and Conditions

30. The 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 Reward is fulfilled, as determined by DCS.
31. DCS reserves the right to determine the eligibility of any Principal Cardmember, Eligible Card, transaction or Reward under the Promotion and to disqualify any Principal Cardmember who does not satisfy these terms and conditions.
32. DCS reserves the right to disqualify any Eligible Cardmember from the Promotion 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 or abusive conduct; (c) artificially split, structured or otherwise manipulated transactions for the purpose of obtaining additional Rewards; or (d) otherwise participated in the Promotion in a manner inconsistent with its intended purpose.
33. 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.
34. 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.
35. DCS reserves the right to vary, delete or add to these terms and conditions, substitute any Reward with another reward of equivalent or similar value, or withdraw, suspend or terminate the Promotion at any time.
36. DCS's decision on all matters relating to the Promotion, including eligibility, classification of transactions, calculation of cumulative Qualifying Transactions, allocation of the 600 Rewards and fulfilment of Rewards, shall be final and binding, subject to applicable law.
37. 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.
38. 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.
39. All information is correct at the time of publication.



**card
centre**
since 1973

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40. DCS shall not be liable for any failure to perform its obligations under this 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.
41. 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.