

DCS Payday Dining Treat - Terms & Conditions

Eligibility & Promotion Mechanics

1. The "DCS Payday Dining Treat" promotion ("**Promotion**") is valid from **24 July 2026 to 28 July 2026** (both dates inclusive, hereinafter referred to as the "**Promotion Period**"). All references to dates and times in these terms and conditions are based on Singapore time.
2. Receive a **S\$4 credit reward** ("**Reward**") for a Qualifying Transaction made during the Promotion Period.
3. This Promotion is open only to Principal Cardmembers of the **DCS Ultimate Platinum Mastercard, DCS Flex Visa Platinum Card, and DCS Ultimate Platinum UnionPay Card** ("**Eligible Cards**"). Such Principal Cardmembers are referred to as "**Eligible Cardmembers**".
4. No registration or opt-in is required. Eligible Cardmembers will be automatically considered for the Promotion when they make a Qualifying Transaction.
5. A "**Qualifying Transaction**" means a single dining transaction that is made with an Eligible Card during the Promotion Period; has a transaction amount of at least **S\$100**, successfully authorised and posted to the card account associated with the Eligible Card ("**Eligible Card Account**"); and is made at a merchant classified under one of the following Merchant Category Codes ("**MCCs**"):

MCC	Description
5812	Eating Places, Restaurants
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns
5814	Fast Food Restaurants

6. The S\$100 minimum transaction amount must be met in a single transaction. Separate transactions cannot be combined or aggregated to meet the minimum transaction amount. Where a purchase is split into two or more transactions, each transaction will be assessed separately.
7. The transaction amount considered for the Promotion will be the final amount posted to the Eligible Card Account after taking into account any discounts, vouchers, rebates, credits, partial refunds, or other adjustments.
8. Merchant eligibility will be determined according to the MCC assigned to the merchant by the merchant's acquiring bank or the relevant card network and as reflected in DCSCC's records. DCSCC does not determine or control the MCC assigned to a merchant. A transaction will not qualify merely because the

merchant sells food or beverages if the merchant has not been assigned one of the eligible MCCs listed above.

9. The Promotion is limited to the **first 1,000 Qualifying Transactions** reflected in DCS Card Centre Pte. Ltd. ("DCSCC")'s systems, after applying the one-Reward-per-Eligible-Card limit set out in Clauses 11 below.
10. DCSCC will determine the order of Qualifying Transactions based on the transaction date and time reflected in DCSCC's systems. DCSCC's transaction records will be final and conclusive for the purposes of determining eligibility and the order in which transactions qualify.
11. Each Eligible Cardmember may use any of their Eligible Cards to make Qualifying Transactions. However, each Eligible Card is entitled to a maximum of **one Reward** during the entire Promotion Period.
12. 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 determining eligibility.
13. The following transactions will not qualify for the Promotion: transactions that are declined, unsuccessful, cancelled, voided, or not successfully posted; transactions that are subsequently reversed or fully or partially refunded such that the final posted amount falls below S\$100; disputed, fraudulent, or unauthorised transactions; cash advances, balance transfers, fees, charges, interest, instalment repayments, or other non-retail transactions; transactions made for the purpose of obtaining cash or cash-equivalent items; and transactions that DCSCC reasonably determines to be irregular, artificial, abusive, or inconsistent with the intended purpose of the Promotion.
14. DCSCC reserves the right to withhold, cancel, deduct, or claw back a Reward where the relevant transaction is subsequently reversed, refunded, cancelled, disputed, or found to be fraudulent or unauthorised; the Eligible Cardmember is found not to have complied with these terms and conditions; or DCSCC reasonably suspects misuse, manipulation, or abuse of the Promotion, including after the Promotion Period has ended.
15. By participating in this Promotion, Eligible Cardmembers agree to be bound by these terms and conditions.

Reward Fulfilment

1. The Reward is limited to the first 1,000 Qualifying Transactions that satisfies these terms and conditions on a first-come, first-served basis.
2. The Reward will be credited to the Eligible Card Account used for the Qualifying Transaction **no later than 10 August 2026**.

3. For the avoidance of doubt, the Reward is not an immediate discount or price reduction applied by the merchant at the point of sale. The Reward will be credited only after DCSCC has verified that the relevant transaction satisfies these terms and conditions.
4. The Reward is non-transferable, non-assignable, and cannot be exchanged for cash, points, vouchers, goods, services, or any other benefit. The Reward will be reflected as a credit in the relevant Eligible Card Account or account transaction history, and no separate notification may be issued.

General

1. To receive the Reward, the Eligible Cardmember's relevant Eligible Card and DCSCC account must be in good standing, active, and conducted in a proper and satisfactory manner as solely determined by DCSCC at the time of fulfilment. The Reward may be withheld or forfeited if the Eligible Card or DCSCC account is suspended, cancelled, terminated, overdue, or delinquent at that time.
2. These terms and conditions are to be read together with the Cards Terms & Conditions and any other specific product terms applicable to the Promotion. In the event of any inconsistency, these terms and conditions will prevail only to the extent of the inconsistency in relation to this Promotion.
3. DCSCC reserves the right, at its discretion and subject to applicable law, to amend, supplement, or vary these terms and conditions; suspend, shorten, extend, cancel, or withdraw the Promotion; change the Reward fulfilment arrangements; or take any other action relating to the Promotion at any time without prior notice or assigning any reason.
4. DCSCC is not responsible for any merchant's incorrect or inconsistent MCC classification; delays or failures by a merchant, acquiring bank, or card network in submitting or processing a transaction; any transaction submitted with an incorrect transaction date, transaction amount, or merchant information; or any delay, error, interruption, or failure caused by circumstances beyond DCSCC's reasonable control.
5. The fulfilment of the Reward is subject to the successful receipt, processing, and verification of the relevant transaction information by DCSCC.
6. In the event of any dispute regarding eligibility, transaction order, merchant classification, Reward fulfilment, or any other matter relating to the Promotion, DCSCC's records and decision will be final, binding, and conclusive.



card
centre
since 1973

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7. These terms and conditions and the Promotion are governed by the laws of Singapore, and Eligible Cardmembers submit to the non-exclusive jurisdiction of the Singapore courts.