

Terms and Conditions - DCS Ultimate Platinum Mastercard's Travel Cashback Promotion

These terms and conditions govern the Travel Cashback Promotion (the "**Promotion**") offered by DCS Card Centre Pte. Ltd. ("**DCS**") on the DCS Ultimate Platinum Mastercard, where the Principal Cardmember of an Eligible Cardmember's Card Account shall be entitled to receive an additional 2% cashback (the "**Bonus Cashback**") on Travel Spend charged to his/her Card Account during the Promotion Period.

Promotion Period

1. This Promotion is valid from 1 September 2026 to 31 December 2026 (both dates inclusive).

Eligible Cardmember

2. This Promotion is open to Principal Cardmembers and Supplementary Cardmembers holding a DCS Ultimate Platinum Mastercard issued by DCS (each, a "**Cardmember**").
3. To be eligible for this Promotion, a Cardmember must, at all times during the Promotion Period and as at the date the Bonus Cashback is credited or fulfilled:
 - (a) in the case of a Principal Cardmember, hold a Card Account that is valid (i.e. not suspended, cancelled, closed or terminated), is in good standing and is conducted in a proper and satisfactory manner; and
 - (b) in the case of a Supplementary Cardmember, hold a Card that is valid (i.e. not suspended, cancelled, closed or terminated) and whose corresponding Principal Cardmember's Card Account satisfies paragraph (a) above,

in each case as determined by DCS at its discretion (an "**Eligible Cardmember**").

Travel Spend

4. For the purpose of the Promotion, "**Travel Spend**" refers to eligible airline and hotel-related transactions (including offline and online transactions) under the following Merchant Category Codes ("**MCCs**"), as assigned by the merchant's acquirer and not by DCS:

Airline: MCC 3000 to 3299, 3300, 3301, 3303, 3308, 4511

Hotel: MCC 3501 to 3999, 7011

Some airlines that may fall under the above MCCs are:

Air China, All Nippon Airways, British Airways, Cathay Pacific, Cebu Pacific Airlines, China Eastern Airlines, Emirates Airlines, Finnair, Japan Airlines, Korean Airlines, Lufthansa, Qantas, Qatar Airways, Singapore Airlines, Thai Airways, Turkish Airlines

5. Travel Spend transactions must be successfully authorised, captured and posted to the Card Account within the Promotion Period. DCS shall not be responsible or liable for any failure or delay by any merchant or other third party in the transmission of any record of a transaction, or for any resulting non-fulfilment of or delay in the award of any Bonus Cashback. For illustration, a transaction made on 31 December 2026 but posted on 1 January 2027, would not be considered eligible Travel Spend under this Promotion.
6. DCS may at any time, without liability, rectify any error in the computation of Travel Spend or in the award of any Bonus Cashback, including by withdrawing, reversing, debiting or otherwise recovering any benefit credited in error.

Bonus Cashback

7. The Bonus Cashback is in addition to the existing base cashback of 2% awarded on each Principal Card Account under the prevailing terms of the DCS Ultimate Platinum Mastercard (the "**Base Cashback**").
8. The aggregate cashback cap for Bonus Cashback and Base Cashback is S\$200 per Principal Card Account per calendar month. No further cashback will be awarded once the S\$200 cashback cap is reached.
9. For the avoidance of doubt, any Travel Spend transaction incurred by a Supplementary Cardmember shall accrue to the respective Principal Cardmember and form part of the Principal Cardmember's Travel Spend for the purpose of the Bonus Cashback, which shall be credited to the Principal Card Account.
10. A maximum of one (1) Bonus Cashback shall be awarded per Principal Card Account in respect of each calendar month in which eligible Travel Spend is posted (each, a "**Qualifying Month**").
11. The Bonus Cashback in respect of a Qualifying Month will be credited to the eligible Principal Card Account by the 30th of the following month. For example, where the Principal Card Account has a statement date of the 1st of each month, Bonus Cashback for eligible Travel Spend posted between 1 September 2026 and 30 September 2026, will be credited by 30 October 2026 and reflected on the statement dated 1 November 2026.
12. In the event of a refund and/or return amount, the amount will not be included for the purpose of calculating the Bonus Cashback, and DCS reserves the rights to claw back the Bonus Cashback if the refund occurs after the Bonus Cashback has already been credited.
13. The Bonus Cashback awarded to the Eligible Cardmembers under the Promotion is strictly non-transferable and non-exchangeable for cash, credit, cashier's orders, reward points, other gifts or benefits, whether in whole or in part.

General Terms and Conditions

14. The eligibility of any Eligible Cardmembers to participate in this Promotion and/or receive any Bonus Cashback under this Promotion shall be determined at the absolute discretion of DCS.
15. By participating in this Promotion, the Eligible Cardmembers consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to DCS's agent or vendors and such other third party for the purpose of the Promotion and agree to be bound by the terms of DCS Privacy Policy, which can be found on <https://dcscc.com/legal/privacy-policy>.
16. 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 and/or any other person by reason of, including but not limited to indirect and/or consequential loss, arising from or in connection with the Promotion.
17. DCS reserves the right to vary, delete or add to any of these terms and conditions at any time from time to time or to withdraw, suspend or terminate the Promotion at any time without notice or liability.
18. DCS's decision on all matters relating to the Promotion shall be final, binding and conclusive.
19. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.

20. All prevailing and relevant DCS Card terms and conditions and agreement shall apply. For full details, please visit dcsc.com.
21. All information is correct at the time of publication.
22. DCS shall not be liable for any failure to perform its obligations under this Promotion where such failure is due to circumstances beyond its reasonable control, including but not limited to acts of God, epidemic/pandemic, natural disasters, system outages, or government restrictions etc.
23. 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.