DCS CASHBACK CREDIT CARD
TERMS AND CONDITIONS OF CASH REBATE

1. DCS CASHBACK CREDIT CARD (hereinafter referred to as the "Card") awards the cardmember (the "CM") a cash rebate of 5% when CM, including supplementary CM(s), use the Card in accordance with the terms set out below.

2. The total cash rebate that the CM may earn on the Card shall be capped at S$50 for each statement month.

3. To qualify for the cash rebate, the CM, including supplementary CM(s) must charge at least S$500 in a calendar month (excluding any unposted transactions in the month).

4. Cash rebate is eligible on all transactions made on the Card, except for transactions set out in Clause 6 below. For avoidance of doubt, the date the transaction charged may not be the same as the date the transaction is posted due to factors including but not limited to processing time and differences in time zones (if applicable), (e.g. transactions made on the Card on 31st October 2025 but yet to be posted to the Card account by the Statement of Accounts ("SoA") date will not be taken into account in computing cash rebate earned for that month).

5. Cash rebates are computed on a monthly basis based on the 1st calendar to the last calendar day of every month, and shall be calculated based on two decimal places for every eligible transaction without any rounding off. Cash rebates shall be credited to your SoA statement in the same month (for transactions posted from 1 to 31 October, cash rebates will be calculated and credited to the same SoA, i.e. October SoA. For avoidance of doubt, the SoA shall be available for CMs' access on our DCS Cards App/Web/sent to CMs who opted for Paper SOA). Cash rebates will be automatically offset against billed amount. In the event any cash rebate is earned by the supplementary CM(s) of the Card, it will be credited to the principal CM's SoA.

6. #For the purpose of computing the qualifying cash rebates of the CM based on the CM's spendings, the following charges and/or fees and/or entries as reflected in the monthly SoA for the promotion period shall not be qualified as eligible spendings of the CM:

    a. Entrance and/ or subscription and/or renewal fees;
    b. Service charges and/or late payment charges;
    c. All disputed charges unresolved as at DCS's processing date of the monthly SoA during the promotion period;
    d. All debit and credit journal entries;
    e. Casino/access charges and/or cheque encashing charges;
    f. Stolen/lost/fraud Card charges;
    g. AXS bill payments;
    h. Road Tax payment;
    i. All transactions at LTA;
    j. All transactions at Singapore Post;
    k. 0% Interest-free Instalment Payment Plan (also known as BNPL, or Buy-Now- Pay-Later);
    l. ReadyCA$H;
    m. DCA$H;
    n. Balance Transfer;
    o. Transactions made with Esso Fleet Card (EFC);
    p. Cash advance transactions
    q. Any transaction made with the following Merchant Category Codes (MCC):

MCC	Description
4829	Money Transfer Merchant
5199	Nondurable Goods Not Elsewhere Classified

MCC	Description
5960	Direct Marketing Insurance Services
6012	Member Financial Institution, Merchandise And Services
6050	Quasi Cash - Member Financial Institution
6051	Quasi Cash Merchant
6211	Securities Brokers/Dealers
6300	Insurance Sales, Underwriting And Premiums
6529	Quasi Cash-Remote Stored Value Load-Financial Institute Rentals
6530	Quasi Cash-Remote Stored Value Load-Merchant Rentals
6534	Money Transfer
6540	Nonfi Stored Value Gift Card
7995	Gambling Transactions Entertainment
9222	Fines
9223	Bail And Bond Payments
9311	Tax Payments
9399	Government Services Not Elsewhere Classified
9402	Postal Services Government Only
9405	Intra-Government Purchases-Government Only

7. Notwithstanding Clause 6 above, DCS Card Centre reserves the right to determine the eligibility of any transaction made by the CM for the purpose of computing the cash rebates.

8. In case of any refunded transactions, the amount will be deducted from the relevant monthly billed amount for the computation and award of cash rebate, and any reversed portion of the cash rebate earned will be reflected in the following month's SoA.

9. DCS Card Centre reserves the right to amend, withdraw, subtract, re-calculate and/or cancel any cash rebate awarded if CM fails to make successful payment for the minimum payment due as reflected on the monthly SoA, misuse or exploit the cash rebate program or for any other reason that DCS Card Centre may deem fit in its sole discretion. For avoidance of doubt, the CM shall not be entitled to any payment or compensation as a result of such amendment, withdrawal, subtraction, re-calculation and/or cancellation.

10. DCS Card Centre shall not be liable for any failure or delay in the transmission of any transaction by any party (including but not limited to merchant establishments) for whatsoever reason, including any late submission of any transaction by the merchant.

11. In the event that your Card account is delinquent, terminated or suspended for any reason whatsoever before the cash rebate is credited into your Card account, DCS Card Centre reserves the right to forfeit the cash rebate at its sole discretion without prior notice to you.

12. DCS Card Centre reserves the right to amend this Terms and Conditions of Cash Rebate from time to time with reasonable prior notice to you.

13. By using the Card, you are deemed to have accepted this Terms and Conditions of Cash Rebate.

14. This Terms and Conditions of Cash Rebate are in conjunction with our Cards Terms & Conditions.

Information is updated and correct as at 2 July 2026