



## Terms and Conditions for Year End 10X Imperium Points Overseas Spend (“Promotion”)

- This Promotion is available from 21 November 2024 to 15 February 2025 both dates inclusive and is only valid for DCS Imperium World Elite Card (“Card”).
- This Promotion is open to all principal DCS Imperium World Elite Cardmembers (“Cardmembers”).
- From 21 November 2024 to 15 February 2025, Cardmembers who spend a minimum of S\$25,000 on Foreign Spend transactions on the Card in that promotion period will earn a bonus 4X Imperium Points (equivalent to 1.6 air miles) on top of the 6X Imperium Points (equivalent to 2.4 air miles) for every dollar spent in transactions that qualify as Foreign Spend.
- The bonus 4X Imperium Points will be awarded to all Foreign Spend after the promotion has ended within 10 working days if cardmembers has achieved S\$25,000 in Foreign Spend.
- “Foreign Spend” refers to Card retail transaction(s) posted in any currency except for SGD.
- Save as expressly varied by the terms and conditions of this Promotion, the Imperium Card Terms and Conditions apply.
- The following transactions shall not be deemed as Card Retail Transactions and do not qualify to earn any Imperium Points (collectively referred to as the “Exclusions”):-
  - (a) Annual fees;
  - (b) Service charges and/or late payment charges;
  - (c) All disputed charges unresolved as at DCS’ 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) Transactions made through Dynamic Currency Conversion (DCC);
  - (r) Any transaction with transaction description “AMAZE\*”;
  - (s) Any transaction made with the following Merchant Category Codes (MCC):

MCC	Description
4784	Tolls and Bridge Fees
4829	Money Transfer
4900	Utilities – Electric, Gas, Water and Sanitary
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing – Insurance Services
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Automated Cash Disbursements
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6050	Quasi Cash - Member Financial Institution
6051	Non-Financial Institutions –Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6211	Security Brokers/Dealers
6300	Insurance Sales, Underwriting, and Premiums



6513	Real Estate Agents and Managers
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance, and Janitorial Services
7523	Parking Lots, Parking Meters and Garages
7800	Government-Owned Lotteries (US Region only)
7801	Government Licensed On-Line Casinos (On-Line Gambling) (US Region only)
7802	Government-Licensed Horse/Dog Racing (US Region only)
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, Wagers at Race Tracks and games of chance to win prizes of monetary value
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable Social Service Organizations
8651	Political Organizations
8661	Religious Organizations
9211	Court Costs, Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies or Departments

- The Imperium Points will not be awarded to any transactions that DCS deems to be corporate/commercial transactions.
- DCS reserve the right at our sole and absolute discretion to determine, vary, or amend the list set out above from time to time without any prior notice or giving any reason or being liable to any party.
- DCS reserves the right to reverse Imperium Points awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the following events: (a) a Card transaction (in full or in part) is cancelled or reversed by any party for any reason; (b) the Imperium Points awarded to a Cardmember exceeds the overall cap of 2 million Imperium Points; and/or (c) It is determined by DCS that the Cardmember has breached one of the terms stated herein.
- The Imperium Points earned under this Promotion are not transferable and/or exchangeable for other goods and services, other than those determined by DCS.
- If the Cardmember terminates the Card account, any accumulated Imperium Points will be forfeited. DCS reserves the right to reverse Imperium Points awarded to a Cardmember in the event of any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) that were charged to the Card.
- DCS has the sole discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
- DCS may vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue the Promotion at any time without any notice or liability to any person.
- DCS shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising from or in connection with the incorrect Imperium Points being awarded to the



Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction).

- DCS's decision on all matters relating to this DCS Imperium World Elite Card Privileges and this Promotion shall be final and binding on all Cardmembers and any other person.
- The Promotion terms and conditions are to be read in conjunction with other relevant Card terms and conditions and any other specific terms that may be relevant in connection with this programme. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.

Information is accurate at the time of publish (November 2024)