

## REBATE\$ TERMS AND CONDITIONS

1. Rebate is earned in the form of REBATE\$ (1 REBATE\$ = S\$1).
2. REBATE\$ is calculated on the gross total amount before GST, less the redemption values of gift vouchers and/or previously-earned REBATE\$; if any.
3. REBATE\$ earned is credited on next day basis. Redemption can only be made after rebate is credited.
4. REBATE\$ is earned on per card account<sup>1</sup> up to a maximum of 5% of S\$1,000 (for Regular Credit Card) or 2% of S\$500 (for S\$500 Limit Credit Card) spent per month regardless of the numbers of supplementary cards held.
5. REBATE\$ will expire in 60 days. Unused REBATE\$ is not exchangeable for cash, not transferable and non-refundable.
6. Expired REBATE\$ will be forfeited. Extension of REBATE\$ will not be allowed.
7. The monthly maximum entitlement of REBATE\$ includes the earning of REBATE\$ among the Basic and Supplementary cards (if any).
8. In the event that REBATE\$ awarded exceeds the monthly maximum entitlement, DCS reserves the right to debit the card account without prior notice.
9. REBATE\$ can be earned and redeemed at all POPULAR outlets.
10. DCS reserves the absolute right to amend/withdraw/terminate immediately the above-mentioned REBATE\$ at any time without prior notice.
11. In the event of any dispute, the decision of DCS is final.

<sup>1</sup>Per card account includes both basic and supplementary cards. This Card is not applicable for Corporate card application.