# DConvert 0% Fees Campaign Terms and Conditions

## 1. Promotion Period

**1.1.** The "DConvert 0% Fees" campaign (the "Promotion") is valid from 1st November 2026 to 30th November 2026, both dates inclusive (the "Promotion Period").

**1.2.** Under this Promotion, an Eligible Cardmember who fulfils the qualifying criteria will be entitled to a full refund of the standard processing fee applicable to the 3 or 6-month DConvert tenure. The refund will be credited to the Eligible Cardmember's card account as cashback within 30 working days after the end of the Promotion Period.

## 2. Eligible Cards & Cardmembers

**2.1.** This Promotion is strictly applicable to the following three DCS Card products (collectively the "Eligible Cards"):

- **DCS Ultimate Platinum Mastercard**
- **DCS Flex Visa Platinum Card**
- **DCS Ultimate Platinum UnionPay Card**

**2.2.** This Promotion is open exclusively to selected Cardmembers of the Eligible Cards who receive the promotional communication ("Eligible Cardmembers").

> **2.3. Cap Limit:** The Promotion is limited to the first 1,000 successful DConvert transactions during the Promotion Period, on a first-come, first-served basis.

## 3. Qualifying Criteria & Transactions

**3.1.** To qualify for the Promotion, Eligible Cardmembers must:

(a) Charge a minimum single retail purchase of S$300 ("Qualifying Transaction") to their Eligible Card during the promotion period; and

(b) Successfully Convert the Qualifying Transaction into a 3 or 6-month DConvert instalment plan and pay the standard processing fee upfront.

**3.2.** Eligible Cardmembers will initially be charged the standard processing fee for the DConvert instalment plan, which will subsequently be credited back to their card account as cashback equivalent to the exact processing fee amount charged.

**3.3.** The cashback will be credited to the qualifying card account within 30 working days after the end of the promotion period.

**3.4.** Excluded Transactions: DConvert 0% Processing Fee Cashback shall not apply to cash advances, gambling or lottery transactions, e-wallet top-ups, AXS/SAM bill payments, tax payments, government services, insurance premiums, utility bills, or any transactions categorized under Merchant Category Codes (MCCs) **4900, 6010, 6011, 6012, 6051, 6211, 6300, 6540, 7399, 7995, 9211, 9222, 9223, 9311,** or **9399**. All such transactions are strictly excluded and will not count toward the Qualifying Transaction threshold.

## 4. General Conditions

**4.1.** DConvert remains subject to its standard terms and conditions available at https://dcscc.com/dcscc/v2/pdf/DConvert-T&c.pdf

**4.2.** DCS Card Centre reserves the right to vary, modify, or withdraw any terms and conditions of this Promotion at any time without prior notice.

**4.3** DCS Card Centre reserves the right to disqualify any transaction or Cardmember if they are found to be in breach of these terms, involved in fraudulent activity, or if the transaction is subsequently reversed, refunded, or disputed. Any Promotion already granted may be reversed or recovered, including after the expiry of the Promotion Period.

**4.4.** In the event of any dispute regarding the Promotion, the decision of DCS Card Centre shall be final and conclusive.

**4.5.** This benefit is non-transferable, non-assignable, non-exchangeable for cash, and cannot be used in conjunction with other ongoing DCS promotions unless otherwise stated.