New-to-DCS Campaign (DCS Flex Visa Platinum Card) Terms and Conditions

Eligibility & Promotion Period

1.1. This Promotion is valid for New-to-DCS customers who successfully applied and were approved for a DCS Flex Visa Platinum Card during the Promotion Period, i.e. **1st September 2026 – 31st December 2026** ("Cardmembers").

1.2. A New-to-DCS customer refers to an applicant who currently does not hold any principal credit card issued by DCS Card Centre and has not cancelled any principal credit card issued by DCS Card Centre within the twelve (12) calendar months prior to the date of card application.

Qualifying Criteria & Welcome Gifts

2.1. Cardmembers who spend a minimum of S$800 within thirty (30) calendar days from the date of card approval ("Eligible Cardmember") will qualify for the respective Welcome Gift based on their selected rewards program:

- **Miles Program:** 10,000 Miles credited to the designated DCS Miles Holding Account.
- **Cashback / Investment / Carbon Credits Program:** CATERPILLAR Industrial Plate Trunk (24") luggage.

2.2. The preferred reward program (Miles Program or Cashback / Investment / Carbon Credit Program) must be selected at the time of card application.

2.3. Reward Lock-In & Permanence: The Welcome Gift eligibility is strictly determined by the first reward program selected by the Cardmember at the point of initial card registration and application. Any subsequent modifications or switches to a different reward program after application submission will not be recognized. The final Welcome Gift awarded will permanently follow the initial program chosen during first application, provided the S$800 minimum spend requirement is met within the initial thirty (30) calendar days.

2.4 Eligible spend includes all retail transactions charged and posted to the Card Account, excluding cash advances, fees, finance charges, insurances (MCC 6300) , wallet topup (MCC 6051), business services (MCC 7399) balance transfers, and disputed or refunded transactions.

Rewards Capping

3.1. Redemption of the Welcome Gift is limited to the first 400 Eligible Cardmembers who meet the S$800 minimum spend requirement during the campaign period, on a first-come, first-served basis. No further gifts will be awarded once the cap is reached.

Fulfilment & Gift Redemption Terms

4.1. Fulfilment Schedule: Fulfilment for all Welcome Gifts (including the crediting of Miles and the dispatch of Redemption Letters/Email notifications for the luggage bag) will be processed within sixty (60) days from the end of each qualifying monthly cycle.

4.2. Miles Crediting: For Eligible Cardmembers under the Miles Program, 10,000 Miles will be credited directly to the Eligible Cardmember's designated DCS Miles Holding Account within the fulfilment window.

4.3. Luggage Redemption Window: Eligible Cardmembers under the Cashback / Investment / Carbon Credit Program will receive a Redemption Letter or Email notification. Eligible Cardmembers must redeem their CATERPILLAR Industrial Plate Trunk (24") luggage within thirty (30) calendar days from the date of issuance stated on the Redemption Letter or Email notification. Any redemption request submitted after the expiry of the thirty (30) days redemption period from the date of issuance will be strictly rejected.

General Conditions

5.1. The Card Account must remain valid, active, and in good standing at the time of the Welcome Gifts fulfilment and redemption.

5.2. DCS Card Centre reserves the right to vary, modify, or withdraw any terms of this Promotion without prior notice.

5.3. DCS Card Centre reserves the right to withhold, cancel, or clawback the Welcome Gifts in cases of failed or reversed transactions, suspected misuse, or policy violations, including after the Promotion has ended.