

Terms And Conditions Governing DCS Flex Card Reward Programme And Card Design

1. DCS Flex Card Reward Programme (“DCS Flex Reward Programme”)

- 1.1 The DCS Flex Card is a card bearing the VISA name and/or the service mark of VISA issued by DCS Card Centre Pte Ltd (“DCS”).
- 1.2 The DCS Flex Reward Programme allows DCS Flex Cardmembers (“Cardmembers”) to choose and earn either Cash Rebate, Investment Credits or Miles on their spend.
- 1.3 Depending on their Monthly Spend, Cardmembers may earn up to 8% Cash Rebate, up to 8% Investment Credits, or up to 2.4 Miles per S\$1 spend on the transactions in the Spend Category defined herein.

2. Cash Rebate, Investment Credits Or Miles (“Reward”)

2.1 Cash Rebate

- (a) Cardmembers may choose Cash Rebate as their Reward and earn Cash Rebate under the following Spend Category in each statement month:

Spend Category	Cash Rebate	Category Cap
Transactions made in foreign currency	8%	S\$25
Online spend made in SGD	6%	S\$25
Contactless spend made in SGD	6%	S\$25
All other spend	0.3%	S\$25

- (b) To qualify for the 8% Cash Rebate (on Foreign Currency Transactions) and 6% Cash Rebate (on Online and Contactless Spend), Cardmembers must charge at least S\$600 worth of retail transaction(s) (“Minimum Monthly Spend”) to their Card within the same statement month.

Subject to these Terms and Conditions, Cardmembers will earn up to 0.3% Cash Rebate on transactions across all the four (4) Spend Categories if the Minimum Spend requirement is not met.

- (c) The maximum aggregate Cash Rebate that a Principal Card Account may earn in any statement month is S\$100.
- (d) For the purpose of determining the amount of Cash Rebate, the Card Transactions made in foreign currencies shall be first converted into Singapore Dollars based on a prevailing retail rate offered by an institution chosen by us applying on the working day before the day of processing plus a conversion commission. The conversion commission is available on the Website and is subject to change by us from time to time without notice to you.
- (e) The Cash Rebate is awarded to you in Singapore Dollars and is computed on a full statement month basis (i.e. from the first day to the last day of every billing cycle), rounded down to the nearest two (2) decimal places for every eligible Card Transaction, based on the total amount of Card Transactions charged and posted to the Card Account. The Cash Rebate shall be credited into the Principal Card Account and reflected in the following month’s statement and, where applicable, shall be applied to offset the billed amount in that statement.

2.2 Investment Credits

- (a) Cardmembers may choose Investment Credits as their Reward and earn Investment Credits under the following Spend Category in each statement month:

Spend Category	Investment Credits	Category Cap
Transactions made in foreign currency	8%	S\$25
Online spend made in SGD	6%	S\$25
Contactless spend made in SGD	6%	S\$25
All other spend	0.3%	S\$25

- (b) To qualify for the 8% Investment Credits (on Foreign Currency Transactions) and 6% Investment Credits (on Online and Contactless Spend), Cardmembers must charge at least S\$600 worth of retail transaction(s) (“**Minimum Monthly Spend**”) to their Card in the same statement month.

Subject to these Terms and Conditions, Cardmembers will earn up to 0.3% Investment Credits on transactions across all the four (4) Spend Categories if the Minimum Spend requirement is not met.

- (c) The maximum aggregate Investment Credits that a Principal Card Account may earn in any statement month is S\$100.
- (d) For the purpose of determining the amount of Investment Credits, the Card Transactions made in foreign currencies shall be first converted into Singapore Dollars based on a prevailing retail rate offered by an institution chosen by us applying on the working day before the day of processing plus a conversion commission. The conversion commission is available on the Website and is subject to change by us from time to time without notice to you.
- (e) The Investment Credits are rewarded in Singapore Dollars and are computed on a full statement month basis (i.e. from the first day to the last day of every billing cycle), rounded down to the nearest two (2) decimal places for every eligible Card Transaction, based on the total amount of Card Transactions charged and posted to the Card Account. Where applicable, the Investment Credits shall be credited into the Principal Cardmember’s designated Account held with iFAST Financial Pte Ltd (“**iFAST**”) (governed by the relevant terms and conditions issued by iFAST) in the following month.

2.3 Miles

- (a) Cardmembers may choose Miles as their Reward and earn Miles under the following Spend Category in each statement month:

Spend Category	Miles Per S\$1 Spend	Category Cap
Transactions made in foreign currency	2.4 Miles	750 Miles
Online spend made in SGD	1.8 Miles	750 Miles
Contactless spend made in SGD	1.8 Miles	750 Miles
All other spend	0.4 Miles	750 Miles

- (b) To qualify for the 2.4 Miles per S\$1 spend (on Foreign Currency Transactions) and 1.8 Miles per S\$1 spend (on Online and Contactless Spend), Cardmembers must charge at least S\$600 worth of retail transaction(s) (“**Minimum Monthly Spend**”) to their Card in the same statement month.

Subject to these Terms and Conditions, Cardmembers will earn up to 0.4 Miles per S\$1 spend on transactions across all the four (4) Spend Categories if the Minimum Spend requirement is not met.

- (c) The maximum aggregate Miles that a Principal Card Account may earn in any statement month is 3,000 Miles.
 - (d) For the purpose of determining the number of Miles, the Card Transactions made in foreign currencies shall be first converted into Singapore Dollars based on a prevailing retail rate offered by an institution chosen by us applying on the working day before the day of processing plus a conversion commission. The conversion commission is available on the Website and is subject to change by us from time to time without notice to you.
 - (e) The Miles is computed on a full statement month basis (i.e. from the first day to the last day of every billing cycle), rounded down to the nearest full number for every eligible Card Transaction, based on the total amount of Card Transactions charged and posted to the Card Account. The Miles shall be credited into the Principal Cardmember's DCS Miles Holding Account ("**VISA Flex wallet**"), and reflected on the statement within the same month.
 - (f) Miles accumulated in the VISA Flex wallet (if not redeemed) will expire 3 years from the earned date.
 - (g) Cardmembers may redeem the accumulated Miles in their VISA Flex wallet for KrisFlyer Miles, subject to a minimum of 5,000 Miles and in multiples of 5,000 Miles per redemption.
 - (h) A conversion fee (subject to prevailing GST) will be charged to the Card Account for each redemption request. The conversion process will take up to 15 working days.
- 2.4 Any refunded, disputed, unauthorised or fraudulent transactions will be considered / subject to clawback at 0.3% Cash Rebate / Investment Credits, or 0.4 Miles earned per S\$1 under the "All other spend" category.
- 2.5 The Reward is eligible only on all posted transactions, except for transactions set out in Clause 5 made on the Card. For avoidance of doubt, the date of the transaction charged may not be the same as the date the transaction posted due to factors including but not limited to processing time and differences in time zones (if applicable).
- 2.6 The Reward will not be awarded to a Cardmember whose Card Account is voluntarily, or involuntarily closed, terminated, or suspended for any reasons whatsoever before the Reward is awarded to the Cardmember.
- 2.7 For the avoidance of doubt, any Card Transaction incurred by a Supplementary Cardmember shall accrue to the respective Principal Cardmember and form part of the Card Transactions, and the Reward is to be credited into the Principal Cardmember's Card Account.
- 2.8 DCS reserves the right to make any adjustments/cancellation/withdrawal to the Reward should there be any unposted, voided, cancelled, disputed and/or reversed Card Transactions including those arising from returned goods or services, billing disputes, or any other reason at our absolute discretion.
- 2.9 DCS reserves the right to reject any request for and appeals against the Reward adjustments/cancellation/withdrawal at our absolute discretion without ascribing any reason therefor and may or may not communicate with you concerning such adjustments/cancellation/withdrawal.
- 2.10 DCS reserves the right at our absolute discretion to determine, vary, or amend the eligible Card Transactions, the Reward earned and/or to be credited, without ascribing any reason or prior notice or assuming any liability to you whatsoever.
- 2.11 If DCS determines at our absolute discretion that you are not eligible to receive the Reward (or any part thereof), then DCS is entitled to forfeit the award of the Reward; or if already awarded, deduct from the Card Account and/or any of your accounts with us, and/or recover the same from you.

For the avoidance of doubt, the Reward awarded to you is not transferable and not exchangeable for cash, credit, goods and services, products, privileges or other form, whether in full or in part.

3. Category Spend

- 3.1 Online Spend refers to retail transaction(s) for goods and services made via the Internet, based on system indicators and processed by the respective merchants/ acquirers as an online transaction through Visa Worldwide networks, charged to the Card and excludes the transactions listed under Exclusions in Clause 5.
- 3.2 Visa Contactless Spend refers to retail transaction(s) made via Visa contactless through a contactless terminal by means of the card, charged to the Card and excludes the transactions listed under Exclusions in Clause 5.
- 3.3 Foreign Currency Transactions refers to retail transaction(s) charged in a foreign currency, other than SGD, to the Card and excludes the transactions listed under Exclusions in Clause 5. For avoidance of doubt, overseas card transactions that are converted into Singapore dollars at the point of payment via dynamic currency conversion will not be considered as a Foreign Currency transaction.

4. Minimum Monthly Spend

- 4.1 Monthly spend means transactions charged and posted to the Card Account within the billing cycle.
- 4.2 The calculation is based on the combined spend from the Principal and Supplementary cards (where applicable).
- 4.3 Refunded, disputed, unauthorised or fraudulent transactions, and the Exclusions in Clause 5 will be deducted from the Minimum Monthly Spend Criteria taken into consideration for the purposes of the computation and awarding of the Reward.

5. Exclusions

- 5.1 The following transactions shall not be deemed as Card Transactions and do not qualify to earn any Reward (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
 - (d) All adjusting entries on the statement of account
 - (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
 - (l) ReadyCA\$H
 - (m) DCA\$H
 - (n) Balance transfer
 - (o) Pay4U transactions
 - (p) Cash advance transactions
 - (q) Transactions made with Esso Fleet Card (EFC)
 - (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
9406	Government-Owned Lotteries (Non-U.S. region)

- 5.2 The Reward will not be awarded to any transactions that DCS deems to be corporate/commercial transactions, or any transaction of similar nature.
- 5.3 DCS reserves 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 at any time.
- 5.4 For avoidance of doubt, any Reward earned by the Cardmember cannot be used to offset or to settle any Exclusions.

6. Card Designs

- 6.1 By applying for the Card, the Cardmember agrees:
- (a) not to publish, modify, adapt, duplicate, reproduce, distribute or create any derivative work from any card designs (including any artwork, logos, trademarks and/or designs contained therein) without the prior written consent of DCS, regardless of whether such Card Designs are currently in circulation or which are no longer in circulation but otherwise available in the public domain;
 - (b) that the Card Design is provided to the Cardmember only for the purpose of using the Card, and all intellectual property rights in and to the Card Design remains with DCS and/or its licensors'. Accordingly, the Cardmember shall not use the Card Design for any purpose, or in any manner, other than for the sole purpose of using the DCS Flex Card;
 - (c) that DCS shall not be responsible or liable for, and the Cardmember shall absolve DCS from, all actions, proceedings, liabilities, losses, damages, claims, demands and expenses and including all legal costs (on a solicitor and client basis) and other costs, charges and expenses of any nature of description, arising out of or in connection with any action or omission by the Cardmember in relation to any Card Design, including but not limited to any breach of Clause 6.1;
 - (d) that the choice of Card Design is only offered by us to the Cardmember during point of card application;
 - (e) that DCS may terminate, discontinue or withdraw the use or availability of any Card Design(s) at any time without notice or liability to the Cardmember;
 - (f) that DCS may vary the Card Design fee (if any) of any card at any time and from time to time and will not refund nor return the difference (if any) between the Card Design fee previously paid by the Cardmember and the revised Card Design fee; and
 - (g) that DCS reserves the right to select any available Card Design for the Cardmember in the event that a Card Design is not selected, indicated or stated clearly by the Cardmember in the Cardmember's application form, replacement form or Card Design request form.
- 6.2 Notwithstanding any selection, indication or choice of any Card Design made by the Cardmember, DCS shall have the right to select and choose any Card Design for the Cardmember (whether for a new or existing Card), and to request for the return of the Cardmember's existing Card (if any), without any prior notice.

7. Other Terms And Conditions

- 7.1 By applying and using this Card, the participating Cardmembers consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to DCS, DCS's agents or vendors and such other third party as DCS may reasonably consider necessary for the purpose of the Card Programme, and agree to be bound by the terms of the DCS Privacy Policy, a copy of which can be found on <https://dcsc.com/legal/privacy-policy>.

- 7.2 DCS, its related corporations, employees and/or agents shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any applicant and/or any other person by reason of, arising from or in connection with the Card Programme.
- 7.3 DCS's decision on all matters relating to the Card Programme, and on all matters pertaining to the Reward, award, benefits and privileges conferred by the use of the Card shall be final, binding and conclusive. DCS reserves the right at any time, and from time to time at our absolute discretion to withdraw, cancel or vary the Reward, award, benefits and privileges conferred by the use of the Card without ascribing any reason therefor, and Cardmember shall not be entitled to any payment or compensation whatsoever from DCS.
- 7.4 DCS reserves the right to vary, delete or add to any of these Terms and Conditions from time to time or to withdraw, suspend or terminate the Card Programme at any time without any notice or liability.
- 7.5 The prevailing and relevant DCS Flex Card terms and conditions and agreement shall apply. For full details, please visit dcsc.com.
- 7.6 In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the DCS Flex Card Reward Programme and Card Design, these Terms and Conditions shall prevail.