



New-to-DCS Program (DCS Ultimate Platinum Mastercard) Terms and Conditions

1. Eligibility & Promotion Period

1.1. This Promotion is valid for New-to-DCS customers who successfully applied and were approved for a DCS Ultimate Platinum Mastercard during the Promotion Period, i.e., **1st October 2026 – 30th November 2026** (“Eligible 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.

1.3. For the purposes of this Promotion, “Eligible Card” shall mean the DCS Ultimate Platinum Mastercard issued by DCS.

2. Qualifying Period & Transactions

2.1. The “Qualifying Period” refers to the **thirty (30) day window** starting precisely from the **date of card approval**. Qualifying Transactions performed after this thirty (30) day window will not be counted toward the spending requirements for Reward A, Reward B, or Reward C.

2.2. “Qualifying Transaction” means any approved retail transaction effected with the Eligible Card by the Eligible Cardmember, locally or overseas, during the Qualifying Period, excluding the transactions listed in Clause 2.3.

2.3. The following transaction types are excluded and shall not be treated as Qualifying Transactions:

- (i) Cash advances;
- (ii) Balance transfers;
- (iii) Fund transfers;
- (iv) Instalment payment plans;
- (v) Bill payments and e-wallet/prepaid top-ups;
- (vi) Insurance premiums;
- (vii) Fees and charges (including annual fees, interest charges, finance charges, cash advance fees, late payment charges, cheque processing fees, and other miscellaneous fees and charges imposed by DCS);
- (viii) Any transaction deemed by DCS, at its sole discretion, to be of a business and/or corporate nature;



- (ix) Any transaction that is subsequently cancelled, reversed, refunded, or disputed; and
- (x) DCash/Pay4U transactions.

3. Rewards Structure & Entitlement

3.1. Reward A (S\$50 Gojek e-Voucher): An Eligible Cardmember who accumulates Qualifying Transactions with an aggregate spend of at least S\$500 will receive a one-time S\$50 Gojek e-Voucher. The reward will be provided in the form of e-Voucher code(s), typically split into multiple e-Voucher codes worth S\$5 each, which must be redeemed in the Gojek app by 31 December 2026, failing which the e-Voucher code(s) will be forfeited.

3.2. Reward B or C (GOTRIP Luggage Bag): In addition to Reward A, an Eligible Cardmember who accumulates the following minimum spend on Qualifying Transactions will receive one (1) of the following rewards, based on the highest tier achieved:

- **Reward B (20-inch Luggage Bag worth S\$200):** A minimum of S\$500 in Qualifying Transactions within the Qualifying Period; OR
- **Reward C (24-inch Luggage Bag worth S\$300):** A minimum of S\$800 in Qualifying Transactions within the Qualifying Period.

3.3. Each Eligible Cardmember is entitled to receive Reward A and either Reward B OR C only once (in the size corresponding to the highest tier achieved) for the entire duration of the Promotion Period.

3.4. All Rewards are available on a strictly first-come, first-served basis, while stocks last. DCS reserves the right to replace any Reward with an item of similar value without prior notice.

4. Fulfilment & Redemption of Rewards

4.1. Reward A (Gojek e-Voucher Codes) will be sent to the Eligible Cardmembers who qualify ("Qualified Cardmembers") via their registered email address/letter within **two (2) months** after the end of each calendar month, or no later than **31st December 2026**, whichever is earlier.

4.2. The Gojek e-Voucher Codes must be redeemed in the Gojek app by **31st December 2026**. Any unredeemed or expired codes will be strictly forfeited and will not be replaced or extended by DCS.

4.3. Qualified Cardmembers for Reward B or C (GOTRIP Luggage Bag) will receive a Redemption Email and/or Redemption Letter via their registered contact details with



DCS within **two (2) months** after the end of each calendar month, or no later than **31st December 2026**, whichever is earlier.

4.4. DCS reserves the right to claw back the value of any Reward if the spend, after accounting for any reversed, cancelled, refunded, or disputed transactions, no longer meets the applicable spend requirements.

5. Luggage Collection Process & Conditions

5.1. Eligible Cardmembers must ensure their email addresses and contact details registered with DCS are up to date. DCS shall not be responsible for any non-receipt of the Redemption Email/Redemption Letter due to inaccurate records.

5.2. Qualified Cardmembers must self-collect their Luggage Bag directly from the designated DCS storage facility. The specific location address, operational hours, and collection instructions will be clearly set out in the Redemption Email/Redemption Letter.

5.3. Collection Deadline: The Luggage Bag must be collected from the designated DCS storage facility within **thirty (30) days** from the date of the Redemption Email/Redemption Letter, or no later than **31 December 2026**, whichever is earlier. Any Luggage Bag not collected by the applicable deadline shall be strictly forfeited, and DCS shall have no further obligation to make the Luggage Bag available for collection or provide any replacement or compensation.

5.4. If the Redemption Email/Redemption Letter is accidentally deleted, misplaced, or compromised, any issuance of a replacement is subject to the sole discretion and final determination of DCS. Where DCS agrees to issue a replacement redemption pass, DCS reserves the right to deduct the full value of the Luggage Bag from the Eligible Card account held by the Qualified Cardmember.

5.5. Images of the Luggage Bag in any promotional collateral are for illustrative purposes only. The Qualified Cardmember shall accept the Luggage Bag “as is”. DCS is not the manufacturer or primary supplier of the Luggage Bag and makes no representation or warranty as to its quality, merchantability, and/or fitness for purpose, assuming no liability for any product defects. Any product quality feedback should be directed to the manufacturer.

6. General Terms and Conditions

6.1. This Promotion cannot be used in conjunction with any other DCS offer, promotion, in-house offer, programme, or voucher, unless otherwise stated by DCS.

6.2. DCS reserves the right to amend, delete, or add to any of these terms and conditions at any time, or to withdraw, suspend, or terminate this Promotion at any time, without notice or liability.



6.3. DCS's decision on all matters relating to this Promotion shall be final, binding, and conclusive.