

# **Frequently Asked Questions**

# 1. How do I apply for the limited edition card design via the DCS Cards App?

When applying for the Flex Card via the DCS Cards App, there are two options for you to choose from – the basic card or the limited edition card. Simply tap on "Apply Now" under the DCS Flex Visa Platinum Card (Limited Edition) if you wish to opt for the limited edition card design.



#### 2. Can I hold more than one Flex Card with both the basic and limited edition card design?

No, you can only opt for one card design for your Flex Card.

#### 3. Can I change the card design after the card is issued to me?

No, it is not possible to change your card design after the card has been issued.

#### 4. Can my supplementary cardmember hold a different card design from me?

No, the supplementary cardmember will hold the same card design as the one chosen by the principal cardmember.

#### 5. How do I access the Rewards Tracker?

Step 1: Login to the DCS Cards App and on the DCS Flex Card screen, tap on "View".

Step 2: Once you have achieved the minimum monthly spend requirement of S\$600, the dashboard will display your spend amount and rewards earned on the respective spend categories. Based on the illustration below, you would have earned a cash rebate of S\$16 on your foreign currency spend of S\$200.

Step 3: To view your Rewards Earned history, tap on "Benefit History".



| Card Details Bill Download  | Spend < S\$600                                  | Spend >= \$\$600   |  |
|---|---|--|--|
|   | < Benefits Overview                             | < Benefits Overview  | < Benefit History  |
| Card<br>36166337 >  | Estimated cash rebate for this billing period   | Estimated cash rebate for this billing period  | Cash Rebate Earned         S\$ 100.00           01 Oct 2023         S\$ 100.00 |
| Track your spend and rewards earned                                   | S\$ 0.27 Benefit history                        | S\$ 68.00 Brook history  | Cash Rebate Earned<br>01 Sep 2023 S\$ 80.00                                    |
|   | Basic Rewards Amount spent < \$\$ 600           | Upgraded Rewards Amount spent ≥ \$\$600  | Cash Rebate Earned<br>01 Aug 2023 S\$ 90.00                                    |
| Amount Used   | All spend Amount Spent : \$\$ 90                | Cash rebate is capped at \$\$25 per category. Foreign currency spend Amount Spent : \$\$ 200 | Cash Rebate Earned<br>02 Jul 2023 S\$ 25.00                                    |
| Payment due date 27 jan 2024  |   | S\$ 16.00  |  |
| Amount Used     \$\$ 0.00       Credit Card Available     \$\$ 100.00 | Transactions posted as of 2:03pm, 9 April 2024. | Online spend Amount Spent : \$\$ 500<br>\$\$ 25.00   |  |
| Balance Due S\$ 0.00  | Upgrade your benefits                           |  |  |
| Minimum Payment Due S\$ 0.00  | earn up to 8% cash rebate                       | Contactless spend Amount Spant : \$\$ 300<br>\$\$ 18.00<br>0                                 |  |
| Repayment   |   | Other spend Amount Spent : \$\$ 3000   |  |
| Card Management >   |   | Transactions posted as of 2:03pm, 9 April 2024.  |  |

# 6. Can I switch my Reward from one reward type to another (for example: from Cash Rebate to Miles or Investment Credits or Carbon Credits)?

Yes, you may switch your Reward once a month. Once you have performed the switching, the new Reward will only take effect on the 2nd of the following month.

#### 7. How do I perform switching of my Reward?

Step 1: Login to the DCS Cards App and on the DCS Flex Card screen, tap on "View".

Step 2: Tap on "Change Benefits".

Step 3: Select the new preferred Reward and tap on "Proceed".

Step 4: Tap on "Confirm" to proceed with the change.

Step 5: The new Reward type will take effect on the 2nd of the following month.

| < Card Detai                      | Is Bill Download     | < Benefits Overview  | Change Benefits  | Change Benefits   | < Change Benefits   |
|-----------------------------------|----------------------|--|--|---|---|
| DCS Flex Vi<br>Card<br>3616       | isa Platinum         | Estimated miles for this billing period 36 Benefit history | Select your preferred rewards. Changes will be<br>effective from the next billing cycle.<br>Only one modification is supported per month.<br>Pick your reward (tot 3) Learning > | Select your preferred rewards. Changes will be effective fro<br>the next billing cycle<br>Only one modification is supported per month. | Select your preferred rewards. Changes will be<br>effective from the next billing cycle.<br>Only one modification is supported per month.<br>Pick your reward ci of the service of t |
| Track your spend and rewards earn | ned View >           | Resis Dewards Amount Scient < \$5.600                      | Cash Rebate<br>Get up to S\$100 cash rebate each month, credited to  | Pick your reward (1 of 3) Learn more 5  | Cash Rebate<br>Get up to \$\$100 cash rebate each month, credited to  |
| -                                 |                      | Transaction type   | your card account.   | Cashback<br>Get up to S\$100 in cash rebates every month,<br>credited to your card account.   | your card account.  |
| S\$10,253.0<br>Amount Used        | 00                   | All spend S\$ 90<br>36 Amount Spert                        | Earn up to 5,000 miles each month! Credited to your<br>VISA First wallet, where you can redearn them for<br>Kris/Pyer miles.   | Are you sure you want to change your selected reward to 'Carbon   | Earn up to 5,000 miles each month? Credited to your.<br>VISA Flex wallet, where you can redeem them for<br>KristPyer miles.<br>Last / Family Name (As Per Your KristPyer Account)   |
| Payment due date 27               | 12,000.00<br>jan2024 | Transactions pooted as of 2/03pm, 9 April 2024.            | KristPyerLast name  Fist / Given Name (As Per Your KristPyer Account)  First / given name  | Credits?<br>The new reward will take effect in the next billing<br>cycle ( 2 Mar 2025).   | KrisFlyerLast meme<br>First / Given Name (As Per Your KrisFlyer Account)  |
| Amount Used                       | S\$ 0.00             | Upgrade your benefits                                      | KrisFlyer Account Number<br>12345678   | Cancel Confirm  | KrisRiyer Account Number  |
| Balance Due                       | S\$ 0.00             |  | Investment Credits   | First / given name  | Investment Credits  |
| Minimum Payment Due               | S\$ 0.00             |  | credits each month. Requires an iFest trading account.   | 12345678  | Receive up to S\$100 cash rebate as your investment<br>credits each month. Requires an iFast trading<br>account.  |
| Repayment                         |                      |  | Carbon Credits<br>Earn up to \$5100 in carbon credits each month,<br>which you can use to support carbon offset projects<br>and contribute to a greener workd.                   | Investment Credits<br>Receive up to \$\$100 in cash rebates as your<br>investment credits each month. Requires an iFaut                 | Carbon Credits Bistoretwei 1/14 200<br>Earn up to 58100 in carbon credits each month,<br>which you can use to support carbon offer projects<br>and costribute to a greener world.   |
| Card Management                   | >                    | Amend KrisFlyer Details Change Benefits                    | Proceed  | Proceed   | Proceed   |



# 8. Are there any transactions that will not be eligible for earning the Reward?

Yes, transactions such as insurance payments and mobile wallet top-ups will not be eligible for the Reward. Please refer to the <u>T&Cs governing DCS Flex Card Reward Programme and</u> <u>Card Design</u> for the full exclusion listing.

#### 9. How do I redeem for my KrisFlyer Miles?

Step 1: Login to the DCS Cards App and on the DCS Flex Card Rewards Tracker screen, tap on "Redeem". Alternatively, you may tap on "Redeem Miles" on the Benefit History screen.

Step 2: Select any "Redemption Amount" or enter your preferred "Other Amount" in multiples of 5,000 miles, and tap "Confirm".

| K Benefits Overview   | < Benefit Hist                 | ory          | < Miles Rede   | mption                         |
|---|--------------------------------|--------------|--|--------------------------------|
| Estimated miles for this billing period 160 Benefit history | Miles evailable for redemption | Redeem miles | KrisFlyer Account Details  | Change<br>Last/Family Name     |
| Available Miles: 108000 Redeem >                            | Miles Earned<br>01 Oct 2023    | 1000         | First / Given Name<br>KrisFlyer Account Number   | First / Given Name<br>12345678 |
| Basic Rewards Amount Spent < S\$ 600                        | Miles Earned<br>01 Sep 2023    | 2000         | Redemption Amount  | Available miles : 108000       |
| All Spand Amount Spant : 55 0.00                            | Miles Earned<br>01 Aug 2023    | 3000         | 5000 10000   | 15000                          |
| Amount spent 550.00   | Miles Redeemed<br>01 Jul 2023  | - 5000       | 20000 25000  | 30000                          |
| Transactions posted as of 19 August 2024 19:55:02           | Miles Earned<br>01 Jul 2023    | 500          | 45000  |                                |
| Upgrade your benefits                                       | Miles Earned<br>01 Jun 2023    | 2500         | Note:<br>• The minimum redemption for Miles is   | 5,000 miles per redemption     |
| with the or a number set of a shorter                       | Miles Earned<br>01 May 2023    | 2500         | <ul> <li>A conversion fee of \$255 (subject to<br/>each redemption.</li> <li>Please allow up to 15 working daws</li> </ul> | prevailing GST) applies for    |
|   |                                |              | confirm  | n                              |
| Amend KrisFlyer Details                                     |                                |              |  |                                |

#### 10. What is the minimum number of Miles I can redeem?

The redemption of Miles is subject to a minimum of 5,000 Miles and in multiples of 5,000 Miles per redemption.

#### 11. How long will it take for the crediting of Miles into my KrisFlyer account?

The conversion and crediting of Miles into your KrisFlyer account will take up to 15 working days.



# 12. How can I change my KrisFlyer account number?

Step 1: Login to the DCS Cards App and on the DCS Flex Card Rewards Tracker screen, tap on "Amend KrisFlyer Details".

Step 2: Amend the fields and tap "Confirm".

| Estimated miles for this billing period 160 Benefit history  | Estimated miles for this billing period |         |
|--|---|---------|
|  | Denent                                  | mistory |
| Available Miles: 160 Redeem >                                | Amend KrisFlyer Account Details         | ×       |
| Basic Rewards Amount Spent < S\$ 600                         | Last / Family Name ONG                  |         |
| All Spend Amount Spent : \$\$ 0.00                           | First / Given Name                      |         |
| •  | KrisFlyer Account Number                |         |
| Transactions posted as of 19 August 2024 19:55:02            | 888888888                               |         |
| Upgrade your benefits<br>earn up to 2.4 miles per S\$1 spend | Confirm                                 |         |
|  |   |         |
|  |   |         |

## 13. How can I change my iFAST account number?

Step 1: Login to the DCS Cards App and on the DCS Flex Card Rewards Tracker screen, tap on "Amend iFast Details".

Step 2: Amend the fields and click "Confirm".

| < Benefits Overview   | K Benefits Overview   |
|---|---|
| Estimated investment credits for this billing period S\$ 1.20 Benefit history | Estimated investment credits for this billing period S\$ 1.20 Rene of history |
| Basic Rewards Amount Spent < S\$ 600  | Amend iFast Account Details ×   |
| Transaction type  | ONG   |
| All Spend Amount Spent : \$\$ 0.00  | First / Given Name  |
| Transactions posted as of 19 August 2024 19:54:38                             | iFast Account Number  |
|   | G8888888  |
| Upgrade your benefits<br>earn up to 8% investment credits                     | Confirm   |
|   |   |
|   |   |
|   |   |
| Amend iFast Details   | ( Amend iFast Details )   |