

DCS Credit Cards Online Member-Get-Member Promotion Terms and Conditions

1. This DCS Credit Cards Member-Get-Member Promotion (the “**Promotion**”) is valid from 1 July 2023 till 31 December 2025, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you and the Referred Individual agree to be bound by these Promotion terms and conditions set out herein.
2. The Promotion is only open to existing basic cardholder of credit cards issued by, DCS Card Centre Pte. Ltd. (“**DCS**” or “us”) who, during the Promotion Period, successfully refer any family member or friend (such referred individual to be hereinafter termed as the “**Referred Individual**”) to DCS to sign up for at least 1 Eligible Card (as defined below) (hereafter, such existing principal cardholder being referred to as “you” or “**Existing Customer**”). An “**Eligible Card**” for the purposes of the Promotion shall be as follows:
 - a) DCS Ultimate Platinum Mastercard
 - b) DCS Ultimate Platinum UnionPay Card
 - c) DCS Flex Visa Platinum Card
 - d) DCS V2 Card
3. Prior to referring a Referred Individual to DCS, you must:
 - a) Inform the Referred Individual that you will be eligible to receive a Member-Get-Member reward under this Promotion (the “**Reward**”) if the Referred Individual complies with the terms and conditions of this Promotion;
 - b) Inform and obtain the consent from the Referred Individual that the application status of their Eligible Card(s) with DCS would be disclosed to you by virtue of whether you receive cash credit under this Promotion.
4. A referral will be considered successful when:
 - a) the Existing Customer, during the Promotion Period, shares the Invite link shown on his/her MyDCS account (<https://dcsc.com/login/>) with a Referred Individual (“**the URL**”);
 - b) the Referred Individual then successfully applies for at least 1 Eligible Card through the URL that is shared with him/her by the Existing Customer;
 - c) DCS receives the Referred Individual’s application for the Eligible Card within the Promotion Period. Notwithstanding the foregoing, DCS may continue to process any application received by DCS for up to 14 calendar days after the end of the Promotion Period, and DCS shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-to-case basis, subject to these Promotion terms and conditions;
 - d) the application for the Eligible Card is approved by DCS, and such decision is final;
 - e) the Eligible Card account must, within six (6) months of the Eligible Card account opening date, be valid (i.e. the Eligible Card account must not be suspended,

cancelled and/or terminated), in good standing, and conducted in a proper and satisfactory manner as determined by DCS at its sole and absolute discretion; and

f) the Referred Individual is:

- i. at least 21 years old as at the Referral Date; and
- ii. not an existing basic cardholder of any credit card issued by DCS as at the Referral Date (as defined in Clause 5 below) and/or must not have any existing or previously cancelled credit card issued by DCS in the last 9 months prior to the Referral Date
- iii. applies the Eligible Credit Card online without offline intervention from DCS's sales officers;

5. For the purposes of the Promotion:

- a) the "Referral Date" is the date on which the Referred Individual applies for an Eligible Card using the Unique URL that an Existing Customer has shared with him/her.

6. DCS shall have the sole and absolute discretion to change/determine the eligibility of the applicant without any obligation to furnish any notice and/or reasons.

Cash Credit for Existing Customer

7. If Clause 4 stipulated above is fulfilled, an Existing Customer will receive S\$30 cash credit (the "**Referral Cash Credit**") for each successful referral from DCS. Every Existing Customer will only be able to receive a maximum of S\$30 for each successful referral, regardless of the total number of applications for Eligible Cards made by the Referred Individual, that is approved.

8. If more than one (1) Existing Customer refers the same individual to DCS during the Promotion Period under the Promotion, only the Existing Customer whose Invite link has been used by the Referred Individual to make the application for an Eligible Card will be eligible for the Referral Cash Credit. In the event of any dispute, DCS shall have the sole and absolute discretion to determine which Existing Customer is eligible for the Referral Cash Credit.

Crediting of Cashback

9. The Referral Cash Credit will be credited into one of the Existing Customer's DCS Credit Card account(s) with DCS, within 2 months from the date of activation of the Referred Individual's first Eligible Card which DCS approves pursuant to this Promotion, subject to such Existing Customer's Eligible Card account being valid and in good standing at the time the Referral Cashback is credited. The Referral Cashback awarded to an Existing Customer will be forfeited if the Existing Customer's Eligible Card account with DCS is suspended, closed or the Existing Customer is in breach of our banking agreement at the time the Referral Cashback is credited. For the avoidance of doubt, DCS has the absolute discretion to decide which account the Referral Cashback will be credited into.

10. DCS reserves the right to decline to credit the Referral Cash Credit in the event that DCS determines that any of the requirements has not been complied with, including but not limited to the following:
 - a) where the Existing Customer or Referred Individual has acted fraudulently or dishonestly;
 - b) where the Existing Customer or Referred Individual had conducted himself / herself in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against DCS.
11. DCS decision on all matters relating to this Promotion shall be final, binding and conclusive on all Referrers and Referred Individual.

General Terms & Conditions

12. DCS assumes no responsibility for incomplete, lost, late, damaged, illegible, or misdirected email, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed electronic transmission which may limit the Cardmember's ability to participate in the Promotion.
13. DCS reserves the right at its absolute discretion to terminate the offer or vary, delete or add to any of these terms and conditions from time to time without notice.
14. By participating in this Promotion, the Referrer agrees to be bound by the Terms and Conditions herein and the decisions of DCS. Decision of DCS in relation to every aspect of the Promotion shall be final, binding and conclusive provided always that the decision must appear to be fair and reasonable.
15. The Terms and Conditions herein shall prevail over any provisions or representations contained in any other advertising and/or promotional materials in relation to the Promotion.
16. DCS shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind, whatsoever intervention, interruptions and/or electronic or human error in the administration and/or processing of any of the transactions relating to the Promotion unless the same is due to the gross negligence or wilful default of DCS.
17. All prevailing and relevant terms and conditions governing DCS Credit Card shall apply. For full details, please visit <https://dcsc.com>

Information is correct as of 1 September 2025.