

Terms and Conditions for 0.3% Rebate on AXS Bill Payment (the “Programme”)

1. This Programme is valid from 1 January 2025 till 31 December 2025 and applicable to selected DCS Card(s) featured on DCS website (dcsc.com/using-your-card/axs) (“**Eligible Cards**”).
2. The principal cardmember holding any of the Eligible Cards will enjoy 0.3% rebate (“**Promotional Rebates**”) on AXS bill payment transactions (“**AXS transactions**”) posted to their Card account in accordance with these terms and conditions.
3. DCS shall have the sole and absolute discretion to exclude any person from participating in the Programme without any obligation to furnish any notice and/or reason and DCS’s decision on all matters with regards to the Programme shall be final and conclusive.
4. DCS shall compute the Promotional Rebates based on the date on which the AXS transactions are posted to the Cardmember’s Card account. For avoidance of doubt, charge slips itself is not a conclusive proof, and may only be used as a reference.
5. The Promotional Rebates of 0.3% shall be awarded on the first S\$50 in every AXS transaction posted to the Card, and the rebate will be rounded down to the nearest cent during computation.
6. The Promotional Rebates shall be credited to the Card account within the same month, and shall be reflected in the statement available in the following month, or such later date as may be determined by DCS.
7. For the avoidance of doubt, the Programme applies only to Cardmembers (being principal cardmembers), and may include any AXS transactions charged by the supplementary cardmembers to their supplementary cards and posted to the Cardmember’s Card account.
8. The Programme is not valid in conjunction with other DCS offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated. AXS transactions on which Promotional Rebates is awarded shall not be used or counted for the purposes of other DCS offers, promotions, in-house offers, discounts cards, loyalty programmes and vouchers, unless otherwise stated.
9. DCS reserves the right to reverse and/or restructure the Promotional Rebates awarded to a Cardmember by debiting the corresponding amount from the Cardmember’s Card or any other account held by the Cardmember with DCS) in the following events:
 - (i) the Cardmember has not performed any AXS transactions in accordance with the terms herein;
 - (ii) any AXS transaction on which Promotional Rebates is awarded is cancelled or reversed (in full or in part) by any party for any reason at any time;
 - (iii) any AXS transaction on which Promotional Rebates is awarded is found to have been used for another DCS promotion;
 - (iv) it is determined by DCS that the Cardmember has breached any of the terms and conditions of the Programme including the terms stated herein; or
 - (v) the Promotional Rebates awarded to a Cardmember exceeds the cap mentioned in paragraph 5 above.
10. Rebate is not transferable. If a Cardmember terminates his/her Card account before the rebate is credited into the Card account, any accumulated and unutilized rebate shall be forfeited.
11. Interest-free Instalment Plans made via AXS kiosk, AXS online or AXS mobile app shall not be eligible for the Programme.

12. DCS, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with the Programme, and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons, and/or any incorrect Promotional Rebates being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction), and/or for any other reasons.
13. DCS reserves the right to change, amend and/or vary the terms and conditions, including the quantum of the rebate or any cap thereon (or any part thereof) or withdraw this Programme from time to time without assigning any reason thereto. In the event of any dispute, the decision of DCS is final.
14. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Programme, these terms and conditions shall prevail.
15. All prevailing and relevant DCS Card terms and conditions and agreement shall apply. For full details, please visit dcsc.com.
16. All information is correct at the time of publication.