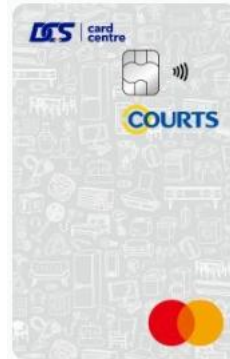




Frequently Asked Questions

Monthly Service Fee for DCS Ultimate Mastercard and COURTS DCS Mastercard



1. Why is DCS changing the Annual Fee to Monthly Service Fee for DCS Ultimate Mastercard and COURTS DCS Mastercard?

The change from an annual fee to a monthly service fee is designed to provide cardmembers with greater flexibility and easier fee management. Instead of paying a larger lump-sum annual fee, cardmembers can enjoy lower monthly servicing charges that are better aligned with their monthly card usage. In addition, cardmembers may enjoy automatic fee waivers by meeting simple monthly spend or transaction criteria.

2. What will happen to my Annual Fee which is going to be due on 1 August 2026?

For principal card, instead of an Annual Fee charge of S\$196.20, you will be charged with a monthly service fee of S\$10.90.

For supplementary card, instead of an Annual Fee charge of S\$98.10, you will be charged with a monthly service fee of S\$5.45.

3. I have paid for my Annual Fee which was charged on 1 September 2025. When will I be charged with the Monthly Service Fee?

Your Monthly Service Fee will start to charge from 1 September 2026.

4. I have paid for my Annual Fee which was charged on 1 July 2026. When will I be charged with the Monthly Service Fee?

Your Monthly Service Fee will start to charge from 1 July 2027.

5. What are the waiver criteria for Monthly Service Fees on my cards?

The monthly service fee will be automatically waived when you make at least 8 retail transactions or spend a minimum of S\$800 in a calendar month for each Principal and Supplementary card.