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POSB Everyday Card “Be a Winner at Watsons’ 24th Anniversary” Promotion 2012

Mechanics: Every S\$24 spent on your POSB Everyday Card earns you a chance to be one of the 50 winners to walk away with S\$300 worth of Watsons vouchers from now till 16 May.

Terms and Conditions

1. Eligibility

1.1 The **POSB Everyday Card “Be a Winner at Watsons’ 24th Anniversary”** (“Promotion”) is conducted by DBS Bank Ltd (“DBS”) and is open to all (except those persons listed under paragraph 1.2) Principal and Supplementary POSB Everyday Card Cardmembers (“Cardmembers”).

1.2 Cardmembers whose card accounts:

- (a) have been suspended, cancelled, terminated by DBS at any time during the Promotion Periods (as defined below); or
- (b) are not valid, subsisting and not in good standing as may be determined by DBS,

are not entitled to participate in the Promotion.

2. Qualifying criteria for the Promotion

2.1 The Promotion Period is from 29 Mar 2012 to 16 May 2012.

2.2 Cardmembers will need to charge a minimum of S\$24 in a single receipt (“Transaction”) to a POSB Everyday Card at Watsons during the Promotion Period to qualify for the Promotion. One chance will be awarded to each Transaction made to a POSB Everyday Card.

2.3 The draw will be conducted at DBS office, 6 Shenton Way, DBS Building Tower 1 #02-01 Singapore 068809 at the end of the Promotion Period. There will be a total of 50 winning Cardmembers (“Winners”) and a total of S\$15,000 Watsons vouchers given away.

2.4 The qualifying spend excludes any return, reversal or errors-on-posting which are posted during the Promotion Periods.

2.5 Only signature-based transactions will qualify for the Promotion.

2.6 All Transactions must be posted and captured in DBS’ system in order to qualify for the Promotion.

2.7 DBS will notify the Winners by ordinary mail to the Winner’s last known mailing address in DBS’ records by 31 July 2012.

3. General

3.1 DBS is not an agent of any merchant. Any dispute about the quality, merchantability and fitness for purpose of the merchant’s goods and services must be resolved directly with the merchant.

3.2 DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the prizes and/or the Promotion (including but not limited to any error in computing any transaction, any breakdown or malfunction in any computer system or equipment) and/or any notice which is misdirected or lost in the post.

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- 3.3 By participating in this Promotion, Cardmembers agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly;
- (i) the awarding, acceptance, receipt, possession, use or misuse of any prize or parts thereof awarded pursuant to the Promotion; or
 - (ii) the participation in the Promotion or any prize-related activities including without limitation, any error in computing any breakdown, or malfunctions in any computer system or equipment.
- 3.4 Vouchers are not exchangeable, non-transferable, not redeemable for cash and not replaceable if lost or stolen.
- 3.5 If DBS subsequently determines that a Cardmember is in fact not eligible for the voucher or to participate in the Promotion, for any reason whatsoever, DBS may at its discretion reclaim the voucher and award or dispose of it in such manner and to such person(s) as DBS deems fit in its sole discretion. Each Cardmember hereby authorizes and consents to DBS debiting the cash value of the voucher from any of his/her/their DBS/POSB bank account(s).
- 3.6 No person shall be entitled to any payment or compensation from DBS should any voucher be forfeited or reclaimed.
- 3.7 The Winner consents to DBS disclosing and/or publishing his/her name and any other of his/her particulars in any manner which DBS may deem fit for publicity purposes. The Winner shall cooperate with and participate in such publicity activity organised by DBS for these purposes. The failure by the winner to comply with this clause shall result in his/her disqualification.
- 3.8 DBS' decision on all matters relating to the Promotion (including but not limited to the appropriate number of entries to be awarded to any Cardmember, and the selection of the Winners) shall be final and binding. Except for the notification to the Winners (after any verification as may be required has been completed), DBS shall not be obliged to enter into any correspondence on any matter with any party concerning the Promotion.
- 3.9 DBS may vary these terms and conditions without notice, or withdraw or discontinue the Promotion at any time without any notice or liability to any party.
- 3.10 In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
- 3.11 These Terms and Conditions are governed under Singapore law and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.
- 3.12 A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.