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DBS PayLah! QR Gift 2019 Frequently Asked Questions

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The DBS PayLah! QR Gift Contest 2019

You may also wish to refer to DBS Paylah! QR Gift Contest 2019 Promotion Terms & Conditions and other relevant terms and conditions.

1. What is the QR Gift?

The DBS QR Gift is a new way to give and celebrate the festive season of Deepavali while retaining the traditional way to show love to those who matter.

A QR code will be embedded in each QR Gift, from which the giver can load an amount between S$0.01 and S$999 using DBS PayLah!. QR Gifts with loaded values can be given to your loved ones and friends who in turn can redeem the loaded value contained in the QR Gift using DBS PayLah!.

To participate in the Contest, simply load/ redeem a minimum of S$2. See Q14 on accumulation of counts.

The loadable QR Gift is designed to be used with or without a traditional purple packet. Feel free to scan, load and gift the QR Gift on its own.

2. Where and when can I pick up the QR Gifts?

You may pick up the QR Gift cards at any DBS/POSB branch or Treasures Centre as per the schedule below. The QR Gift cards are available in limited quantity and at the specific timeslots below, while stocks last.

Location	Date	Time
DBS/POSB Branches	25 Sep 2019 – 2 Nov 2019	Branch Operating Hours
Treasures Centres	25 Sep 2019 – 2 Nov 2019	Centre Operating Hours

3. How do I load a value to a QR Gift?

Scan
Scan the QR code found on the QR Gift using DBS PayLah!

Load
When prompted, load the QR code with money from your PayLah! wallet.

Gift
You are now ready to give QR Gift to a loved one.

4. How do I redeem the QR Gift?

Scan
Scan the QR code found on the QR Gift using DBS PayLah!

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Receive
Receive your money instantly into your PayLah! wallet.

5. How do I send an eAng Bao?

You may send an eAng Bao by tapping on 'Pay' button at the Homepage, and toggle on the 'Send as eAng Bao' button. Your transaction will be sent as an eAng Bao.

6. Can I still give/receive the QR Gift if I do not have DBS PayLah!?

No, you need DBS PayLah! to load/redeem a value credited to the QR Gift.

7. Can I reuse the QR Gift?

No, the QR Gifts are valid for a one-time use only. After redemption or cancellation, the QR Code on the QR Gift cannot be reused.

8. What is the maximum amount I can add to a QR Gift?

You can load a maximum of S$999 to each QR Gift. There is also a daily transactional limit of up to S$2,000 on your PayLah! wallet. You may check your daily transactional limit in PayLah! under "More" → "Manage PayLah!".

9. Do the QR Gifts have an expiry date?

Yes, the QR Gifts will expire on 15 November 2019. Unredeemed funds credited to QR Gifts will be returned to the giver's PayLah! wallet from 16 November 2019.

Please remind your loved ones to redeem the QR Gift before 15 November 2019.

10. Will I know who redeemed my QR Gift?

You will receive an email notification that shows the DBS PayLah! nickname of the person who redeemed the QR Gift. Their DBS PayLah! nickname will also be reflected in your QR Gift dashboard.

11. Will the recipient know who has given him/her the QR Gift?

Yes, the PayLah! transaction history will reflect the PayLah! nickname of the person who had given the QR Gift.

12. What should I do if I lose the QR Gift?

Each QR Gift has a unique serial number. If the QR Gift is lost or stolen, you may cancel the particular QR Gift under 'Your QR Gift dashboard' in DBS PayLah! which will have a listing of the QR Gift serial numbers.

Please note that QR Gifts that are loaded with money are equivalent to Gifts with cash in them!

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DBS PayLah! QR Gift Contest 2019 Eligibility and Prizes

13. How do I qualify for the DBS PayLah! QR Gift Contest 2019?

To qualify for this Contest, you must perform a qualifying QR Gift transaction.

Qualifying transaction is defined as:

- QR Gift that has been sent and redeemed or received
- Min transaction amount = S$2

Transaction Counts are attributed only once per unique giver-receiver pair. DBS Staff are not eligible for the contest.

14. What is the qualifying period for winning a prize?

The qualifying period is from 1 October to 2 November 2019.

Qualifying Transaction	Number of Counts Per Qualifying Transaction
Eligible User loads and gives a QR Gift of at least S$2 to a unique Eligible User who redeems it during Qualifying Period	1 Count
Eligible User redeems a QR Gift of at least S$2 from a unique Eligible User during Qualifying Period	1 Count

Any user who loads or redeems a QR Gift between 1 and 26 October 2019 will have these transactions considered as transaction counts for the daily contest.

Illustration of how Counts are calculated:

Parvan gives her father, mother, and sister each a QR Gift with a loaded value of $30. Her father redeems his QR Gift on 27 October 2019. Her mother redeems her QR Gift on 29 October 2019. Her sister redeems her QR Gift on 31 October 2019. Parvan then receives a QR Gift from her sister on 31 October 2019 and redeems it on the same day.

This means that Parvan's score is:

(i) 1 count for the 27 October 2019 daily prize.

(ii) 2 counts for the 29 October 2019 daily prize.

(iii) 4 counts for the 31 October 2019 daily prize.

Assuming that Parvan does not give or redeem any other QR Gifts between 1 October 2019 and 26 October 2019, her score for the grand prize is 4 counts.

15. What are the prizes which can be won?

Win our grand prize of S$8,888 if you give or receive the highest number of qualifying QR Gift transactions from 1 October 2019 to 2 November 2019.

Over the festive season of Deepavali, there's also a daily prize of S$188 for the top 3 users with the highest number of qualifying transactions at the end of each day from 27 October 2019 to 2 November 2019.

16. How do I know if I have won a prize?

The results will be published here on 15 January 2020. Winners' PayLah! Nickname and last 4 digits of phone number will be published. Thereafter, Winners will also receive an SMS notification ("**SMS**") sent to their mobile device informing each individual Winner of the successful crediting of their respective Prize to their Bank or Wallet Account.

See the DBS PayLah! QR Gift Contest 2019 Terms and Conditions for more information.

17. How to download and register for DBS PayLah!

To register for DBS PayLah!, you must be at least 16 years of age with a DBS/POSB deposit account with digibank.

If you are not a digibank user, you can sign up for digibank before proceeding with PayLah! registration. View the full guide on the DBS PayLah! registration process.

Don't have a DBS/POSB deposit account? Apply now!