

Terms and Conditions Governing the DBS Visa Cards - FIFA World Cup 2022™ Lucky Draw Campaign (“Campaign”)

Participation in the Campaign constitutes acceptance of these Terms and Conditions.

- The Campaign shall run from 1 August to 30 September 2022 (“**Promotion Period**”).

Eligibility

- The DBS Visa Cards - FIFA World Cup 2022™ Lucky Draw (“**Draw**”) is conducted by DBS Bank Ltd (“**DBS**”) and is open only to (“**Eligible Cardmembers**”):
 - “**Existing Cardmembers**” with a principal DBS Visa Credit Card and/or DBS Visa Debit Card (“**DBS Visa Card**”); and
 - “**New Cardmembers**” who have signed up for any of the DBS Visa Card(s) during the Promotion Period.

- DBS Visa Card(s) include:

DBS Visa Credit Card	DBS Visa Debit Card
<ul style="list-style-type: none"> • DBS Altitude Visa Card • DBS Black Visa Card • DBS Insignia Card • DBS Live Fresh Card • DBS Live Fresh Student Card • DBS Takashimaya Visa Card • DBS Vantage Card • DBS Visa Classic Card • DBS Visa Gold Card • DBS Visa Platinum Card 	<ul style="list-style-type: none"> • DBS Visa Debit Card • DBS SUTD Debit Card • DBS Takashimaya Debit Card • DBS Treasures Visa Debit Card • DBS Treasures Private Client Visa Debit Card • DBS Private Bank Visa Debit Card

- Eligible Cardmembers** are defined as:
 - “**Existing Cardmembers**” must:
 - Be at least 18 years of age; and
 - Be among the first 500,000 cardmembers to successfully register for the Campaign via the DBS PayLah! app during the Promotion Period.
 - “**New Cardmembers**” must:
 - Be at least 18 years of age;
 - Not holding any of the DBS Visa Card(s) prior to the Promotion Period;
 - Have applied for a DBS Visa Card; and
 - Have the DBS Visa Card approved during the Promotion Period.

Last Update: 1 August 2022

5. The following persons are not eligible to participate and will be disqualified from participating in the Campaign:

- a) Eligible Cardmembers whose DBS Visa Card accounts (“**Card Accounts**”) have been suspended, cancelled or terminated by DBS at any time between the Promotion Period.

Qualifying Criteria & Prizes

6. To qualify for the Draw, Eligible Cardmembers will need to charge a minimum of S\$50 spend online (“**Online Spend**”) to any DBS Visa Card(s) during the Qualifying Period.

7. “**Qualifying Period**” is defined as:

Existing Cardmembers	New Cardmembers
<ul style="list-style-type: none"> • Date of registration via the DBS PayLah! App to 30 September 2022 	<ul style="list-style-type: none"> • Card Approval Date to 30 September 2022

8. “**Draw Chances**” to participate in the Draw will be allocated to Eligible Cardmembers in the following manner:

Existing Cardmembers	New Cardmembers
<ul style="list-style-type: none"> • One (1) Draw Chance for every S\$50 Online Spend made across all DBS Visa Card(s) during the Qualifying Period 	<ul style="list-style-type: none"> • Two (2) Draw Chances for every S\$50 Online Spend made across all DBS Visa Card(s) during the Qualifying Period

9. There will be a total of 10 prizes to be won. Each winner of the Draw (“**Winner**”) will receive a 3D2N Visa FIFA World Cup 2022™ Themed Staycation at W Singapore – Sentosa Cove Hotel (“**Prize**”).

Prize	Package Inclusions (2 pax)
<ul style="list-style-type: none"> • 3D2N staycation with FIFA Finals Viewing In-Room at W Singapore – Sentosa Cove Hotel (17 December – 19 December 2022) 	<ul style="list-style-type: none"> • Marvelous Suite Room (1 Bedroom Suite, 1 King, Balcony – 80sqm) inclusive of daily breakfast and internet access • Decoration of Suite (either Football or Middle Eastern themed) • Live FIFA World Cup 2022™ Finals match streaming in-room • Live broadcast & access of Visa All Access Qatar 2022™ Virtual Experiences in-room • Xbox Series S gaming console set up in-room (including 12-months subscription of Xbox Game Pass Ultimate) • Visa FIFA World Cup 2022™ themed merchandise set • Arrival and Departure Limo with driver and limo dressed in FIFA World Cup 2022™ theme • Welcome Reception for 1 hour at Woobar (free flow of wine, beer, soft drinks, juices) • SGD1,000++ dining credits for The Kitchen Table, Skirt, Woobar or in-room dining • Match Day Snacks (choice of 3 items with a bucket of beer) • 60-min customised Middle Eastern themed massage • Special Visa FIFA World Cup 2022™ inspired cocktail set

Last Update: 1 August 2022

	<ul style="list-style-type: none"> • Visa FIFA World Cup 2022™ themed cocktail making masterclass inside WET pool with Arabic coffee ritual
--	--

10. Winners will be announced on DBS' website at go.dbs.com/sg-visafifa before 15 November 2022.

11. Winners will be contacted by an appointed agency to confirm on the redemption of the Prize before 15 November 2022. Upon confirmation, Winners will each receive a letter ("**Notification Letter**") at their mailing address in DBS' records. It is the responsibility of all Winners to provide DBS with their updated mobile number and mailing address.

12. "**Online Spend**" is defined as:

- a) Retail transaction(s) for goods and services made via the internet and processed by the respective merchants/acquirers as an online transaction through Visa Worldwide networks;
- b) Charged to DBS Visa Card(s) during the Qualifying Period and posted into the Card Account by 7 October 2022; and
- c) Excludes the following transactions:
 - a. payments made via AXS, SAM and eNETS;
 - b. payments made via CardUp, FavePay, iPaymy and SmoovPay;
 - c. payments to educational institutions;
 - d. payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - e. payments to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
 - f. payments to hospitals;
 - g. payments to insurance companies (including but not limited to sales, underwriting and premiums);
 - h. payments to non-profit organisations;
 - i. payments made via online banking;
 - j. payments to professional service providers (including but not limited to accounting, auditing, bookkeeping services, advertising services, funeral services, legal services and attorneys, and Pay+Earn);
 - k. payments made via telephone or mail order;
 - l. payments to utility bill companies;
 - m. any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits (including but not limited to EZ-Link, GrabPay, NETS FlashPay, Razer Pay, ShopeePay & Singtel Dash);
 - n. any betting transaction (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - o. any transaction related to cryptocurrencies;
 - p. any transaction with transaction description "AMAZE*";
 - q. instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS);

Last Update: 1 August 2022

- r. any transaction subsequently cancelled, voided, refunded, or reversed for any reason; and
- s. any other transaction determined by DBS from time to time.

13. Eligible Cardmembers can view their spend progress on the DBS PayLah! app. To access the spend tracker, Eligible Cardmembers will need to log in to DBS PayLah! app, tap on 'Rewards' at the bottom menu bar, then tap on the promotion banner. The spend tracker will be updated within 3 working days after the Online Spend is reflected in the transaction history.
14. For the avoidance of doubt, Online Spend incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the eligible Principal Cardmember only.
15. Posted refund(s) into the Card account will be computed as a negative spend. DBS shall not be responsible for any failure or delay in posting of retail transaction(s) which may result in Eligible Cardmembers being ineligible for the Draw.
16. DBS determines an online transaction based on system indicators. These indicators are decided by the merchant and their banker, and passed to DBS when the transaction is posted to the Card. If any transaction is not classified as an online transaction based on system indicators, such transactions will not be considered as Online Spend or be eligible to earn Draw Chances.
17. The main business activity and any transaction performed at a merchant are classified under a Merchant Category Code ("**MCC**") assigned by the association scheme and determined by the merchant and the merchant's acquiring bank. The main business activity and the assigned MCC of a merchant is not determined by DBS. If any transaction is not classified under a relevant MCC, such transactions will not be considered as Online Spend or be eligible to earn Draw Chances.

Winners

18. Unless DBS notifies otherwise, the Draw will be conducted in the presence of an external auditor on 31 October 2022 ("**Draw Date**") or on such other dates as DBS may determine at its sole and absolute discretion, at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982 or at such other venue as may be determined by DBS.
19. Winners will be randomly drawn by means of a computerised draw under the supervision of an external auditor on the Draw Date. DBS shall have the right to draw a "**Reserve Winner**" to replace any Winner drawn who is subsequently disqualified, unable to collect the Prize or uncontactable by an appointed agency.
20. Each Winner is entitled to only receive one (1) Prize during the Draw.
21. In the unlikely event that a Prize should become unavailable, DBS reserves the right to substitute a prize which it may deem as being of equal value.
22. Prizes are strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.

Last Update: 1 August 2022

23. Winners' eligibility to participate in the Draw is subject to verification, and in the event that a Winner is determined by DBS to be ineligible to participate in the Draw, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to a Reserve Winner.
24. Winners who have been awarded a Prize shall not be entitled to any compensation, benefits, or substitution in any form whatsoever in lieu of the Prize and/or should any Prize be forfeited or reclaimed.
25. Prizes that remain unclaimed after the stipulated redemption period stated in the Prize notification letter sent by DBS will be forfeited.
26. Winners consent to DBS disclosing and/or publishing their names, particulars and pictures/photographs/videos in any manner which DBS may deem fit for publicity purposes. Winners shall cooperate with and participate in such publicity activity organised by DBS without any compensation whatsoever and in such manner as DBS deems fit. In addition, by participating in this Promotion, Winners consent to DBS disclosing their names, NRIC/passport number or any of their personal information to any third-party DBS may reasonably consider appropriate or necessary in connection with administering the Promotion, including any person or entity involved in organising, promoting or conducting the Draw for purposes of the Promotion. Winners who fail to comply with this clause shall result in their disqualification as Winners and to receive the Prize.

Terms & Conditions of the Prize

27. The 3D2N Visa FIFA World Cup 2022™ Themed Staycation at W Singapore – Sentosa Cove Hotel given as a Prize as part of the Campaign, must be accepted as awarded and are subject to all of the applicable terms and conditions prescribed from time to time by Visa Worldwide Pte Limited and/or W Singapore – Sentosa Cove Hotel (“**Hotel**”). By accepting the Prize, Winners and their companions (who must be 16 years of age and older) are deemed to have accepted all the applicable terms and conditions.
28. The Prize will be awarded in the form of a voucher and issued to each Winner. The original voucher must be presented to the Welcome Desk of W Singapore – Sentosa Cove Hotel upon check-in.
29. No replacement, compensation or refund will be made by Hotel for lost, stolen, damaged or defaced voucher.
30. The voucher is non-accumulative, non-refundable, non-transferable and non-exchangeable for cash, other products or service.
31. The voucher is not to be used for commercial or resale purpose.
32. The voucher is not to be used in conjunction with other loyalty programs, discounts, promotions or offers.
33. The voucher is not valid unless duly signed by an authorized signatory.

Last Update: 1 August 2022

34. W Singapore – Sentosa Cove Hotel reserves the right to add, delete and/or modify any of these terms & conditions, at any time, in its sole discretion.
35. In case of any dispute, the Hotel management reserves the right to make the final decision without prior notice.

General Terms & Conditions

36. DBS will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Campaign (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment), Prize and/or any notices, letters or correspondence lost, stolen, or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
37. By participating in this Campaign, Eligible 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:
 - a. the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the Campaign; and
 - b. the participation in the Campaign or any prize-related activities.
38. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Campaign or receive a Prize. DBS' decision on all matters relating to the Campaign (including but not limited to the number of Draw Chances to be awarded to any customer, and the selection of Winners) shall be final. No correspondence or claims will be entertained.
39. DBS may vary these Terms and Conditions or suspend or terminate the Campaign without any notice or liability to any party.
40. All Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on <http://www.dbs.com/privacy>.

Last Update: 1 August 2022

Frequently Asked Questions (“FAQs”) for the DBS Visa Cards - FIFA World Cup 2022™ Lucky Draw Campaign (“Campaign”)

1. When do I start to qualify for the Campaign?

The Campaign will run from 1 August to 30 September 2022 (“Promotion Period”).

2. Do I have to be a DBS Visa Cardmember (“Cardmember”) to participate in the Campaign?

Yes, you will have to be a DBS Visa Cardmember. Don’t have a DBS Visa Card (“Card”) yet? Fret not! You can sign up today to double your chances of winning.

3. Which DBS Visa Cards are eligible for the Campaign?

DBS Visa Card(s) include:

DBS Visa Credit Card	DBS Visa Debit Card
<ul style="list-style-type: none"> • DBS Altitude Visa Card • DBS Black Visa Card • DBS Insignia Card • DBS Live Fresh Card • DBS Live Fresh Student Card • DBS Takashimaya Visa Card • DBS Vantage Card • DBS Visa Classic Card • DBS Visa Gold Card • DBS Visa Platinum Card 	<ul style="list-style-type: none"> • DBS Visa Debit Card • DBS SUTD Debit Card • DBS Takashimaya Debit Card • DBS Treasures Visa Debit Card • DBS Treasures Private Client Visa Debit Card • DBS Private Bank Visa Debit Card

4. How do I qualify to participate in the Campaign?

If you are an Existing Cardmember, you will need to:

- Be at least 18 years of age;
- Be among the first 500,000 cardmembers to successfully register for the Campaign via the DBS PayLah! app during the Promotion Period; and
- Make a minimum spend of S\$50 online (“**Online Spend**”) across any of your DBS Visa Card(s) from your date of registration via the DBS PayLah! App to 30 September 2022 (“**Qualifying Period**”).

If you are a New Cardmember, you will need to:

- Be at least 18 years of age;
- Not be holding any of the DBS Visa Card(s) prior to the Promotion Period;
- Have applied for a DBS Visa Card;
- Have the DBS Visa Card approved during the Promotion Period; and
- Make a minimum spend of S\$50 online (“**Online Spend**”) across any of your DBS Visa Card(s) from your Card Approval Date to 30 September 2022 (“**Qualifying Period**”).

Last Update: 1 August 2022

5. How many Draw Chances will I receive? Is there a minimum spend requirement to earn Draw Chance(s)?

If you are an Existing Cardmember, you will be allocated with:

- One (1) Draw Chance for every S\$50 Online Spend made across all DBS Visa Card(s) during the Qualifying Period

If you are a New Cardmember, you will be allocated with:

- Two (2) Draw Chances for every S\$50 Online Spend made across all DBS Visa Card(s) during the Qualifying Period

6. Is there any cap on the Draw Chances?

No, there is no cap on the Draw Chances. The more you spend, the more Draw Chances you will earn!

7. What is considered as Online Spend?

Please refer to **Clause 12 of the T&Cs**.

8. Can I accumulate Online Spend across multiple DBS Visa Card(s)?

Yes! You can accumulate Online Spend across multiple DBS Visa Card(s) throughout the Promotion Period. The Online Spend incurred by a Supplementary Cardmember will be accrued to the Principal Cardmember too.

Example scenario for an Existing Cardmember:

Date	Online Spend made on DBS Altitude Visa Card	Online Spend made on DBS Visa Debit Card
25 August 2022	S\$54.30	S\$70.00
22 September 2022	S\$218.60	N.A.
Total Spend for the entire Qualifying Period:	S\$272.90	S\$70.00
Total Draw Chances Earned:	$(S\$272.90 + \$70.00)/50 = 6$	

Last Update: 1 August 2022

9. I am an Existing Cardmember and have performed the following transactions. How many chances will I receive at the end of the Promotion Period?

Date	Online Spend made on DBS Live Fresh Card	Online Spend made on DBS Takashimaya Debit Card
2 August 2022	S\$16.90	S\$90.00
22 September 2022	N.A.	S\$100.00
Total Spend for the entire Qualifying Period:	S\$16.90	S\$190.00
Total Draw Chances Earned:	S\$190.00/50 = 3	

10. I am a New Cardmember and have performed the following transactions. How many chances will I receive at the end of the Promotion Period?

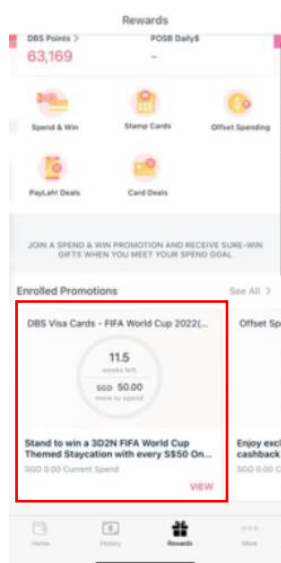
Date	Online Spend made on DBS Vantage Card
8 August 2022	S\$56.30
29 September 2022	S\$319.60
Total Spend for the entire Qualifying Period:	S\$375.90
Total Draw Chances Earned:	S\$375.90/50 (round down) * 2 = 7 * 2 = 14

11. How can I find the spend tracker on the DBS PayLah! app?

You will need to log in to DBS PayLah! app, tap on 'Rewards' at the bottom menu bar, then tap on the promotion banner. You will be able to view your spend progress. The spend tracker will be updated within 3 working days after the Qualifying Spend is reflected in the transaction history.

Don't have DBS PayLah! App? Download DBS PayLah! via App Store, Google Play or AppGallery.

Last Update: 1 August 2022



12. How many Draw Chances have I qualified for till date?

Draw Chances will only be computed at the end of the Promotion Period and this information will be sent to you via a push notification on the DBS PayLah! app by 16 October 2022 so long as you have earned one (1) Draw Chance.

13. How will I know if I qualify for the Draw?

A push notification on the DBS PayLah! app will be sent to you by 16 October 2022 so long as you have earned one (1) Draw Chance.

Don't have DBS PayLah! App? Download DBS PayLah! via App Store, Google Play or AppGallery.

14. What is the prize for the Draw?

The prize is a 3D2N Visa FIFA World Cup 2022™ Themed Staycation at W Singapore – Sentosa Cove Hotel (“Prize”). Please note that the period for the 3D2N staycation with FIFA Finals Viewing In-Room at W Singapore – Sentosa Cove Hotel is fixed from 17 December to 19 December 2022 and cannot be changed.

Prize	Package Inclusions (2 pax)
<ul style="list-style-type: none"> 3D2N staycation with FIFA Finals Viewing In-Room at W Singapore – Sentosa Cove Hotel (17 December – 19 December 2022) 	<ul style="list-style-type: none"> Marvelous Suite Room (1 Bedroom Suite, 1 King, Balcony – 80sqm) inclusive of daily breakfast and internet access Decoration of Suite (either Football or Middle Eastern themed) Live FIFA World Cup 2022™ Finals match streaming in-room Live broadcast & access of Visa All Access Qatar 2022™ Virtual Experiences in-room Xbox Series S gaming console set up in-room (including 12-months subscription of Xbox Game Pass Ultimate) Visa FIFA World Cup 2022™ themed merchandise set

Last Update: 1 August 2022

	<ul style="list-style-type: none"> • Arrival and Departure Limo with driver and limo dressed in FIFA World Cup 2022™ theme • Welcome Reception for 1 hour at Woobar (free flow of wine, beer, soft drinks, juices) • SGD1,000++ dining credits for The Kitchen Table, Skirt, Woobar or in-room dining • Match Day Snacks (choice of 3 items with a bucket of beer) • 60-min customised Middle Eastern themed massage • Special Visa FIFA World Cup 2022™ inspired cocktail set • Visa FIFA World Cup 2022™ themed cocktail making masterclass inside WET pool with Arabic coffee ritual
--	--

15. Where will the Draw be held and when will the Draw be taking place?

The Draw will be held on 31 October 2022 at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982.

16. How will the Draw be conducted?

Winners will be randomly drawn by means of a computerised draw under the supervision of an external auditor.

17. How many winners will be selected?

A total of 10 lucky winners (“Winners”)!

18. How do I know if I am one of the Winners?

The Draw results will be published on DBS' website before 15 November 2022.

19. How will I receive the Prize if I am one of the Winners?

Winners will be contacted by an appointed agency to confirm on the redemption of the Prize before 15 November 2022.

Upon confirmation, Winners will each receive a letter (“**Notification Letter**”) at their mailing address in DBS' records. The Prize will be awarded in the form of a voucher and issued to each Winner. The original voucher must be presented to the Welcome Desk of W Singapore – Sentosa Cove Hotel upon check-in.

It is the responsibility of all Winners to provide DBS with their updated mobile number and mailing address.

20. Can I transfer or replace or exchange the Prize?

Prizes are strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.

Last Update: 1 August 2022