

Terms and Conditions for #FreshDropFriday: DBS Live Fresh Card x Carbon Zero Bike Lucky Draw Promotion (“Promotion”)

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

1. The Promotion shall run from 7 January to 30 April 2022 (“**Promotion Period**”).

Eligibility

2. The #FreshDropFriday: DBS Live Fresh Card x Carbon Zero Bike Lucky Draw (“**Draw**”) is conducted by DBS Bank Ltd (“**DBS**”) and is open only to (“**Eligible Cardmembers**”):
 - a. “**Existing Cardmembers**” with a principal DBS Live Fresh Card or DBS Live Fresh Student Card (“**Card**”); and
 - b. “**New Cardmembers**” who have signed up for a Card during the Promotion Period.
3. The following persons are not eligible to participate and will be disqualified from participating in the Draw:
 - a. Eligible Cardmembers whose Card accounts have been suspended, cancelled, or terminated by DBS during the Promotion Period.

Qualifying Criteria & Prizes

4. To qualify for the Draw, Eligible Cardmembers will need to charge a minimum spend of S\$50 (“**Qualifying Spend**”) to their Card during the Promotion Period.
5. “**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 Qualifying Spend• Two (2) Draw Chances for every S\$50 Sustainable Spend	<ul style="list-style-type: none">• Two (2) Draw Chances for every S\$50 Qualifying Spend• Four (4) Draw Chances for every S\$50 Sustainable Spend

6. There will be a total of 50 prizes to be won. Each winner of the Draw (“**Winner**”) will receive a limited edition 50-piece exclusive DBS Live Fresh: Carbon Zero Bike (“**Prize**”).
7. Winners of the Draw will be announced on DBS’ website by 10 June 2022.
8. Winners will also be notified via ordinary post by 19 June 2022 at their mailing addresses in DBS’ records. It is the responsibility of all Winners to provide DBS with their updated mailing addresses.

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9. **“Qualifying Spend”** refers to retail transaction(s) charged to the Card during the Promotion Period and posted into the Card account by 7 May 2022. This includes Sustainable Spend but excludes:
- payments made via AXS (except Pay+Earn), SAM and eNETS;
 - payments to educational institutions;
 - payments to financial institutions (including but not limited to banks, online trading platforms and brokerages);
 - 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);
 - payments to hospitals;
 - payments to insurance companies (including but not limited to sales, underwriting and premiums);
 - payments to non-profit organisations;
 - payments to utility bill companies;
 - any top-ups 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);
 - any betting transactions (including but not limited to levy payments to local casinos, lottery tickets, casino gaming chips, off-track betting and wagers);
 - any transactions related to cryptocurrencies;
 - 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);
 - any transactions that are subsequently cancelled, voided, refunded, or reversed (**“Refunded Transactions”**) for any reason; and
 - any other transactions determined by DBS from time to time.
10. **“Sustainable Spend”** refers to retail transaction(s) made at the following Eco-Eateries, Eco-Retailers and Eco-Transport Services with the Merchant Description(s) or Merchant Category Code(s) (**“MCC”**) listed in the tables below that are in local currencies, charged to the Card during the Promotion Period and posted into the Card account by 7 May 2022.

Eco-Eateries

Merchant	Merchant Description
Just Dabao	JUST DABAO*
Open Farm Community	ODDLE* OPENFARM*, OPENFARMCOMMUNITY*, OPEN FARM COMMUNITY*
Restaurant Labyrinth	RESTAURANT LABYRINTH*
Scaled by Ah Hua Kelong	SCALED*
The Summerhouse	ODDLE* THESUMMERHOUSE*, THE SUMMERHOUSE*

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Eco-Retailers

Merchant	Merchant Description
Bamboo Straw Girl	*BAMBOO STRAW GIRL*
Betr Barista	*BETR BARISTA*
Betr Coffee Co.	*BETR.CO*, *BETR COFFEE*, *BETRROFFEE*
Boxgreen	*BOXGREEN*
Crunch Cutlery	*CRUNCH CUTLERY*
Everyday Vegan Grocer	EVERYDAY VEGAN*
Little Farms	LITTLE FARM*
Ryan's Grocery	RYANS GROCERY*, RYAN'S GROCERY*
Sasha's Fine Foods	SASHAS FINE FOOD*, SASHA'S FINE FOOD*
Scoop Wholefoods	SCOOP WHOLEFOOD*
SimplyGood	*SIMPLYGOOD*
Souley Green	*SOULEYGREEN*
Supernature	SUPERNATURE*
The Social Space	THE SOCIAL SPACE*, ODDLE* THESOCIALSPACE*
The Source Bulk Foods	*THE SOURCE BULK*
The Sustainability Project	THE SUSTAINABILITY PRO*
Treatsure	*TREATSURE*
Tribe Collective	*TRIBE COLLECTIVE*
UglyFood	*UGLYFOOD*
WhatIF Foods	*WHATIF FOOD*
Your Sustainable Store	*YOUR SUSTAINABLE*

Eco-Transport Services

Merchant	Merchant Description	Merchant Category Code
Anywheel	ANYWHEEL*	
BlueSG	BLUESG*	
Bus/Train Rides via SimplyGo	BUS/MRT*	
Electric Vehicle Charging		MCC 5552
Greenlots	GREENLOT*	
SG Bike	SG BIKE*	

Please note that the list of merchants is subject to changes by DBS.

- 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 Qualifying Spend and/or Sustainable Spend is reflected in the transaction history.

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12. For the avoidance of doubt, Qualifying Spend and/or Sustainable Spend incurred by a Supplementary Cardmember in respect of the Promotion shall accrue to the eligible Principal Cardmember only.
13. 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.
14. 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 Qualifying Spend and/or Sustainable Spend or be eligible to earn Draw Chances.

Winners

15. Unless DBS notifies otherwise, the Draw will be conducted in the presence of an external auditor on 27 May 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.
16. Subject to Clause 2 and 3, 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 or unable to collect the Prize.
17. Each Winner is entitled to only receive one (1) Prize during the Draw.
18. 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.
19. Prizes are strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.
20. 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.
21. 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.
22. Prizes that remain unclaimed after the stipulated redemption period stated in the Prize notification letter sent by DBS will be forfeited.

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23. 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.

General Terms & Conditions

24. DBS will not be responsible for any injuries, loss, claim, or damage suffered or incurred in connection with the Promotion (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.
25. By participating in this Promotion, 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 Promotion; and
 - b. the participation in the Promotion or any prize-related activities.
26. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Promotion or receive a Prize. DBS' decision on all matters relating to the Promotion (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.
27. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
28. 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>.

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#FreshDropFriday: DBS Live Fresh Card x Carbon Zero Bike Lucky Draw Promotion (“Promotion”) Frequently Asked Questions (“FAQs”)

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

The Promotion will run from 7 January to 30 April 2022 (“Promotion Period”).

2. Do I have to be a DBS Live Fresh Cardmember or DBS Live Fresh Student Cardmember (“Cardmember”) to participate in the Promotion?

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

3. How do I qualify to participate in the Promotion? Is there a minimum spend requirement to earn Draw Chance(s)?

It’s really easy! There is no registration required. Just spend a minimum of S\$50 Qualifying Spend and/or Sustainable Spend on your Card during the Promotion Period to qualify for the #FreshDropFriday: DBS Live Fresh Card x Carbon Zero Bike Lucky Draw (“Draw”).

4. How many Draw Chances will I receive?

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

- One (1) Draw Chance for every S\$50 Qualifying Spend
- Two (2) Draw Chances for every S\$50 Sustainable Spend

If you are a New Cardmember who has signed up for the Card during the Promotion Period, you will be allocated with:

- Two (2) Draw Chances for every S\$50 Qualifying Spend
- Four (4) Draw Chances for every S\$50 Sustainable Spend

5. 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!

6. What is considered as Qualifying Spend?

Most transactions charged to the Card during the Promotion Period and posted into the Card account by 7 May 2022 count towards Qualifying Spend. This includes Sustainable Spend but excludes the following listed in [Clause 9 of the T&Cs](#).

7. What is considered as Sustainable Spend?

Sustainable Spend refers to local transactions made at the following Eco-Eateries, Eco-Retailers and Eco-Transport Services, charged to the Card during the Promotion Period and posted into the Card account by 7 May 2022. You can refer to [Clause 10 of the T&Cs](#) for the Merchant Description or Merchant Category

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Code. Do note that the list of merchants is subject to changes. So, keep a lookout on our website for updates!

 ECO-EATERIES	 ECO-RETAILERS	 ECO-TRANSPORT SERVICES
JUST DABAO OPEN FARM COMMUNITY RESTAURANT LABYRINTH SCALED BY AH HUA KELONG THE SUMMERHOUSE	BAMBOO STRAW GIRL BETTR BARISTA BETTR COFFEE CO. BOXGREEN CRUNCH CUTLERY EVERYDAY VEGAN GROCER LITTLE FARMS RYAN'S GROCERY SASHA'S FINE FOODS SCOOP WHOLEFOODS SIMPLYGOOD SOULEY GREEN SUPERNATURE THE SOCIAL SPACE THE SOURCE BULK FOODS THE SUSTAINABILITY PROJECT TREATSURE TRIBE COLLECTIVE UGLYFOOD WHATIF FOODS YOUR SUSTAINABLE STORE	ANYWHEEL BLUESG BUS/TRAIN RIDES VIA SIMPLYGO ELECTRIC VEHICLE CHARGING GREEN LOTS SG BIKE

8. Can I accumulate Qualifying Spend and/or Sustainable Spend across multiple transactions?

Yes! You can accumulate Qualifying Spend and/or Sustainable Spend across multiple transactions throughout the Promotion Period. The Qualifying Spend and/or Sustainable Spend incurred by a Supplementary Cardmember will be accrued to the Principal Cardmember too.

Example scenario for an Existing Cardmember:

Date	Qualifying Spend	Sustainable Spend
9 January 2022	S\$112.60	
15 February 2022	S\$54.30	N.A.
22 April 2022	S\$218.60	N.A.
Total Spend for the entire Promotion Period:	S\$385.50	S\$112.60
Total Draw Chances Earned:	$S\$385.50/50 = 7$	$S\$112.60/50 * 2 = 2 * 2 = 4$

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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	Transaction Description	Qualifying Spend Transaction Amount	Sustainable Spend Transaction Amount
15 January 2022	LAZADA	S\$267.80	N.A.
8 February 2022	THE SOCIAL SPACE	S\$148.50	
29 April 2022	UGLYFOOD	S\$80.20	
Total Spend:		S\$496.50	S\$228.70
Total Draw Chances Earned:		$S\$496.50/50 = 9$	$S\$228.70/50 * 2 = 4 * 2 = 8$

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?

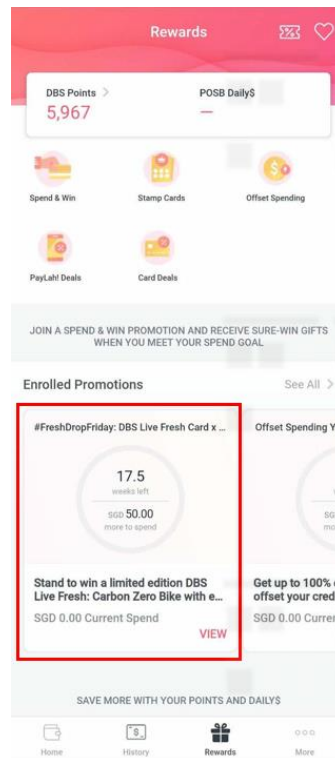
Date	Transaction Description	Qualifying Spend Transaction Amount	Sustainable Spend Transaction Amount
15 January 2022	LAZADA	S\$267.80	N.A.
8 February 2022	THE SOCIAL SPACE	S\$148.50	
29 April 2022	UGLYFOOD	S\$80.20	
Total Spend:		S\$496.50	S\$228.70
Total Draw Chances Earned:		$S\$496.50/50 * 2 = 9 * 2 = 18$	$S\$228.70/50 * 4 = 4 * 4 = 16$

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.

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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 26 May 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 26 May 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 limited edition 50-piece exclusive DBS Live Fresh: Carbon Zero Bike worth S\$1,500 ("Prize"). This is a special edition road bike, featuring a high carbon steel frame, 700C Kenda tires, Shimano 7-speeds, and a vintage design saddle.

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

The Draw will be held on 27 May 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 sweet total of 50 lucky winners (“Winners”)!

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

The Draw results will be published on DBS’ website by 10 June 2022. You will also be notified via ordinary post by 19 June 2022 at your mailing addresses in DBS’ records.

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

The Prize will be delivered to your mailing addresses in DBS’ records by 31 July 2022 by our third-party vendor, Channelwerkz Pte Ltd. You will be notified via a phone call or text message prior to the delivery date.

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.

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