



Live more, Bank less

Terms and Conditions Governing the DBS/POSB Mastercard® Priceless Experiences 2020 Lucky Draw (“Draw”)

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

1. The promotion period is from **1 September 2020 to 31 December 2020**, both dates inclusive. (“**Promotion Period**”).

Eligibility

2. The DBS/POSB Mastercard Priceless Experiences 2020 Lucky Draw (“**Draw**”) is conducted by DBS Bank Ltd (“**DBS**”) and (except those persons listed under Clause 3 and 4 below) is open only to eligible DBS/POSB Mastercard Cardmembers (“**Eligible Cardmembers**”) with valid DBS/POSB Mastercard excluding NUSSU Debit Card (“**Card**”) and the card accounts are valid, subsisting and in good standing as may be determined by DBS at its sole and absolute discretion.
3. DBS/POSB Mastercard Debit Cardmembers whose cards and its primary linked current/savings accounts have been suspended, cancelled or terminated by DBS or have incomplete address and/or contact details at any time during the Promotion Period (as defined above) are not eligible to participate and will be disqualified from participating in the Draw.
4. DBS/POSB Mastercard Credit Cardmembers whose cards have been suspended, cancelled or terminated by DBS or have incomplete address and/or contact details at any time during the Promotion Period (as defined above) are not eligible to participate and will be disqualified from participating in the Draw.

Lucky Draw Qualifying Criteria

5. To qualify for the Monthly Draw, Eligible Cardmembers will need to

- a) be an Eligible DBS/POSB Mastercard Credit or Debit Cardmember and;
- b) register for the promotion during the Promotion Period. Chances will only be earned from the month of registration. *For example, if registration is made in 15 Nov 2020, customer will only be eligible to participate in November and December draws, provided that clause 5c has been met for both months.*
New cardmembers whose cards are approved during the Promotion Period will be automatically enrolled for the promotion from the month of card approval.
- c) charge a minimum of nett S\$500 per calendar month (“**Qualifying Spend**”) to their Card. **Chances** will be accumulated on a customer level across all eligible DBS/POSB Mastercard and must be reflected in their account(s) on the day of extraction.

	DBS Esso Card	Chances	DBS NUS Alumni Card	Chances
Qualifying Spend on Card	\$500	10	\$200	0
Of which:				
Electronics spend	\$100	8	\$100	0

SimplyGo spend	\$10	0	\$50	0
Card is a newly approved card during the said month of Promotion Period	Yes	10	Yes	0
Total chances for the month				
28				

6. **Chances to participate in the Draw** during Promotion Period will be allocated to each Eligible Customer in the following manner if he/she successfully meets clause 5:

- **One chance** for every S\$50 spent
- **Four chances** for every S\$50 spent on electronics and local transportation including SimplyGo
- **Ten chances** for new Card approved via DBS digital channels (Digibank / Digibank Mobile / PWEB)

To be eligible for the **Ten Chances**, customer must not have cancelled their DBS/POSB Mastercard within the last 6 months prior to the commencement date of this Promotion.

7. **Qualifying Spend** means on all local and foreign nett Mastercard retail transactions charged to the Eligible Card and posted to the Eligible Card at the point of computation. It excludes NETS purchases, EZ-Link/NETS FlashPay transactions, interest charges, finance charges, AXS (excluding Pay+Earn) and SAM transactions, bill payments, cash withdrawals, balance transfer, smart cash, fund transfer transactions, any top-ups or payments of funds to any payment service providers, prepaid cards and any prepaid accounts, fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.

8. **“Electronics”** refer to all merchants with the following Merchant Category Codes (MCC)

MCC	Description
5045	Computers and Computer Peripheral Equipment and Software
5065	Electrical Parts and Equipment
5732	Electronics Shops
5734	Computer Software Shops

9. **“Transportation”** refer to all merchants with Merchant Category Codes 5732 and SimplyGo.

MCC	Description
4011	Railways
4111	Local and Suburban Commuter Passenger Transportation
4112	Passenger Railways
4121	Taxicabs and Chauffeur-Driven Limousines

10. DBS shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by any acquiring merchant, merchant establishments, postal or telecommunication authorities or any other party.

Prizes and Winners

11. There will be 110 prizes to be won over 4 months, of which 10 are top prizes. There will be 110 unique winners. Prizes are detailed in clause 12.

12. Prize Details are as follows:

Grand Prize (10 winners) worth US\$15,000	Standard Prize (100 winners) worth US\$1,000
<p>Each grand prize is strictly inclusive of two (2) adults (aged 18 or above) and two (2) children (aged 12 or below).</p> <p>Prize Consists of:</p> <ul style="list-style-type: none"> • Two-night stay at Capella Singapore's Two-bedroom pool villa, includes breakfast. • Bespoke wellness treatment at Auriga Spa (90 mins) • Bespoke Dinner menu at the Knolls paired with wine & cocktails. • A Priceless Surprise • A Private Chartered Day Cruise with food and cocktails / mocktails prepared by award winning chef and mixologist onboard. • Limousine Transport Service will be provided (from home, in-between Experiences and back home) <p>Redemption of prizes are valid till 31 Dec 2021. The following blackout dates applies - Eve of PH, PH, Special Observances & Events - Valentine's Day, Mother's Day, Father's Day, F1 period.</p> <p>*Dates chosen are subjected to availability</p>	<p>Each standard prize is strictly inclusive of two (2) persons.</p> <p>Prize Consists of:</p> <ul style="list-style-type: none"> • Bespoke Menu with beverage at Les Amis • Meet & Greet with Chef <p>Redemption of prizes are valid till 31 Dec 2021. The following blackout dates applies - 20th Dec 2021 to 31st Dec 2021</p> <p>*Dates chosen are subjected to availability</p>

Draw and Draw Date

13. The Draw will be conducted on **22 February 2021** (“Draw Date”).

Winners drawn from qualified customers in the month of:	No. of Grand Prize	No. of Standard Prize	Draw Date
Sep	2	20	22 February 2021
Oct	2	20	
Nov	2	20	
Dec	4	40	

14. Unless DBS notifies otherwise, the Draw will be conducted in the presence of external auditors on the above Draw Dates (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.
15. The winners of the Draw (“**Winners**”) will be published on go.dbs.com/sg-mastercardpriceless20 and go.posb.com.sg/sg-mastercardpriceless20 website, within 14 calendar days from the Draw Date. The Winners will also be notified by Ordinary Post within 5 working days from the Draw Date, at the Winners’ mailing address in DBS records.
16. Subject to Clause 2, 3 and 4, Winners will be randomly drawn by means of computerized 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.
17. Each Winner is entitled to receive only one (1) Prize during the Draw campaign, which is to be redeemed and utilized as per clause 15.
- Winners will have to contact The Inside Access directly to claim their Prize. Prize Redemption period is not valid during blackout dates such as (and not limited to) school holidays, public holidays and eve of public holidays.
 - Winners are to provide three (3) sets of preferred dates within the stipulated period for the Prize Redemption, and Mastercard will endeavour to accommodate. The Prize components and program dates are subject to change at the discretion of DBS and Mastercard without prior notice.

- Prizes are strictly non-redeemable for credit/cash, non-transferable, non-assignable and nonexchangeable, non-negotiable and non-replaceable if lost or stolen. In the event the child is unable to participate, the prize cannot be replaced with an adult.
- Every Winner's eligibility to participate in the Draw is subject to verification, and in the event that a Winner is verified 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.
- A Winner who has 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.
- If a winner fails to claim his/her Prize within the stipulated redemption period in the Prize notification letter issued by DBS, his/her Prize will be forfeited. Itinerary and program elements are at the discretion of Mastercard and are subject to change/availability.
- The Winners consent to DBS disclosing and/or publishing their names, particulars and pictures/photographs in any manner which DBS may deem fit for publicity purposes, including via the modes described in Clause 4.3 above. The Winners shall cooperate with and participate in such publicity activity organized by DBS without any compensation whatsoever and in such manner as DBS deems fit. In addition, by participating in this Draw, each participant consents to DBS disclosing his/her name, NRIC/passport number or any of his/her personal information to any third-party DBS may reasonably consider appropriate or necessary in connection with administering the Draw, including any person or entity involved in organizing, promoting or conducting the Draw for purposes of the Draw. The participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the participants' personal data by/to DBS and such other third party for the purpose of the Draw and the participants confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on DBS website at www.dbs.com.sg. The failure by any Winner to comply with this clause shall result in his/her disqualification as a winner and to receive the Prize.
- If DBS subsequently determines that a person is in fact not eligible for the Prize or to participate in the Draw, for any reason whatsoever, DBS may at its discretion reclaim the Prize and award or dispose of it in such manner and to such person(s) as DBS deems fit in its sole discretion. Each participant hereby authorises and consents to DBS debiting the cash value of the Prize from his/her card and linked current/savings account.

General Terms and Conditions

18. DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the Prizes, the Draw (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) 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.
19. By participating in this Draw, participants 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 Draw; and b) the participation in the Draw or any prize-related activities.
20. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Draw or receive a Prize. DBS' decision on all matters relating to the Draw (including but not limited to the number of Draw Chances to be awarded to any customer, and the selection of the Winners) shall be final and binding on all participants. Except for the notification letters issued by DBS pursuant to Clause 4.3 (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 Draw.
21. DBS may vary these terms and conditions or withdraw or terminate the Draw at any time without any notice or liability to any party. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Draw, these terms and conditions shall prevail.
22. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms and Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Draw. The DBS Cards General Promotions Terms and Conditions is available at www.dbs.com.sg.
23. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and participants irrevocably submit to the exclusive jurisdiction of the Singapore courts.
24. A person who is not a party to these terms may not enforce any of them under the Contracts (Rights of Third Parties) Act (Chapter 53B) and notwithstanding any terms herein, the consent of any third party is not required for any variation of the terms of the Draw (including any release or compromise of any liability) or termination of the Draw.



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25. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

26. Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, Contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement applies. For a copy of the DBS Debit Card Agreement, please visit www.dbs.com.sg/tc.

For important notes and fees for Debit Card, click [here](#).

For important notes and fees for Credit Card, click [here](#).