

Terms & Conditions for “NETS Tap to Pay” Campaign

1. The “**NETS Tap to Pay**” campaign is carried out by Network for Electronic Transfers (Singapore) Pte Ltd (“NETS”) and is subject to these terms and conditions (“Terms”).
2. The “**NETS Tap to Pay**” campaign is open to all existing DBS and POSB **NETS Tap** enabled cardholders (“Customers”).
3. The “**NETS Tap to Pay**” campaign shall be held from 1 July 2020 to 31 December 2020 (“Campaign Period”).
4. (“Participating Merchant”) refers to all NETS Merchants that accepts a transaction with DBS/POSB NETS Contactless ATM Card.
5. (“Qualified NETS Enabled Card”) refers to **DBS/POSB NETS Tap** ATM cards issued by DBS/POSB (“Participating Banks”) in Singapore.
6. All Singaporeans, permanent residents and foreigners residing in Singapore are eligible for the Lucky Draw. Employees of NETS are eligible to participate in the draw.
7. To qualify for participation for “**NETS Tap to Pay**” campaign; each customer will have to perform the following actions during the Qualifying Period:
 - a. Spend a minimum of S\$30 in one **NETS Tap** transaction at any one of the participating NETS Merchants; and
 - b. Payment must be made by **NETS Tap** for transactions under \$100, and **NETS Tap** plus PIN for transactions which are \$100 and above;
 - c. Each successful transaction made with **NETS Tap** which meet the conditions in 7(a) and 7(b) above shall be entitled to one lucky draw chance.
8. The draw will be held at NETS premises at 298 Tiong Bahru Road, #04-01/06 Central Plaza Singapore 168730 on every first week of the month, starting in the month of August 2020 and ending within the month of January 2021. A total of six (6) draws shall be conducted. The draw period as follows:
 - a. Week of 3 August 2020 for July 2020 entries
 - b. Week of 1 September 2020 for August 2020 entries
 - c. Week of 5 October 2020 for September 2020 entries
 - d. Week of 2 November 2020 for October 2020 entries

- e. Week of 1 December 2020 for November 2020 entries
 - f. Week of 4 January 2021 for December 2020 entries
9. There shall be a maximum number of 350 winners per month and a total number of 2,100 winners for the entire Campaign Period.
 10. Upon the successful verification by DBS and NETS and subject to the winner's compliance with any instructions specified by DBS and NETS, winners will receive the Prize via a bank transfer no more than two (2) months from date of draw.
 11. The qualified DBS/POSB NETS enabled card that are eligible for this **"NETS Tap to Pay"** campaign must not be blocked for use (in good standing) and conducted in a proper and satisfactory manner as determined by DBS in their sole discretion at the time of crediting the Rebate. In the event that the registered card and/or account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Rebate is credited into the said account, DBS and NETS reserve the right not to credit the Rebate to the Participant.
 12. Reserve winner(s) will be drawn to replace any winner(s) subsequently disqualified and will receive the Prize via a bank transfer no more than two (2) months from date of draw.
 13. Winners shall comply with any instructions specified by DBS and NETS. In the event a winner fails to comply with any other instruction or condition specified by DBS and NETS, the Prize may be forfeited at NETS' absolute discretion.
 14. DBS and Network for Electronic Transfers (S) Pte Ltd (NETS) reserves the right to draw reserve winners to replace any winner(s) subsequently found to be disqualified.
 15. DBS and NETS assumes no responsibility for lost, misdirected, damaged, incomplete, illegible transactions that are processed late, incorrectly or as a result of electronic malfunction.
 16. Prizes are not transferable, exchangeable nor redeemable for other prizes.
 17. In the event that the Prize incurs any tax liability, such tax is the sole responsibility of the winner.
 18. Actual Prize may differ from the image shown anywhere during the Lucky Draw or in any communications or publications relating thereto. The Customer shall not have any

right to make any claims or demands against DBS and NETS in connection with such variances.

19. By participating in this lucky draw, winners are also giving consent to DBS in releasing their names and contact information (e.g. mobile number, email address and address) to NETS for the purpose of announcing the winners on NETS website, redemption of the Prize and submitting an audited statement of account for the lucky draw the Singapore Police Force under the Common Gaming (Exemption) Notification 1997 / Remote Gambling (Exempt Persons) Order 2015.
20. Winners of the lucky draw will be notified by DBS or NETS through a redemption electronic direct mailer (“**eDM**”) to the winner’s registered email address by the winning **DBS/POSB NETS Tap** card. The eDM shall be sent out within the next two (2) months of date of the draw (with reference to point (10)).
21. All winning results shall be announced on www.nets.com.sg.
22. Prizes, if still unclaimed two (2) months after the date of draw, shall be forfeited and donated to a charity organization of NETS’ choice.
23. Employees and agents of NETS engaged in connection with the development and operation of the lucky draw are eligible to enter the lucky draw.
24. DBS and NETS reserves the right to disqualify an otherwise eligible Customer from winning a Prize and/or substitute another Customer as the winner in the event that DBS and NETS in its absolute discretion believes that the particular Customer may have contravened, will contravene or has contravened any of these Terms and/or may bring DBS and NETS into disrepute. In the event the Prize has already been awarded to such a Customer, the Prize must be returned to NETS at the Customer’s cost and expense.
25. DBS and NETS may at its discretion, at any time replace or substitute the prize with any other prize of equal or lesser value selected by NETS.
26. DBS and NETS reserves the right to partially or completely cancel, terminate or suspend the campaign for any reason without any liability whatsoever.
27. DBS and NETS’s decisions on all matters pertaining to the campaign are final and binding. No further correspondence regarding the Lucky Draw, these Terms or any decision

made by DBS and NETS in connection therewith and/or the results will be entertained. DBS and NETS reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.

28. DBS and NETS shall not be liable to any person in any way for any loss or damage howsoever arising from or in connection with the campaign and/or any of the Prizes.
29. DBS and NETS reserves the right at any time to amend or delete these Terms and/or any of the instructions or explanations at its sole discretion without prior notice. Any such changes shall be binding and will take effect immediately upon such amendment, change or deletion. Participation in this “**NETS Tap to Pay**” campaign shall constitute acceptance of these Terms and any amendment(s) thereof.
30. 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 the DBS’ agent or vendors and such other third party for the purpose of the Promotion and Participants 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>.