

Terms and Conditions Governing the DBS SAFRA 2022 Lucky Draw ("Draw")

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

1. The promotion period is from **9 June 2022 to 31 December 2022**, both dates inclusive. ("**Promotion Period**").

Eligibility

2. The DBS SAFRA Priceless Experiences 2022 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 SAFRA Cardmembers ("**Eligible Cardmembers**") with valid DBS SAFRA Credit/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 SAFRA 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 SAFRA 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.
5. Supplementary cardmembers are not eligible to participate in the Promotion. However, supplementary card spend will be included in the calculation of Qualifying Spend.

Lucky Draw Qualifying Criteria

6. To qualify for the Monthly Draw, Eligible Cardmembers will need to
 - a) be an Eligible DBS SAFRA Credit or Debit Cardmember and;
New cardmembers whose cards are approved during the Promotion Period will be automatically enrolled for the promotion from the month of card approval.
 - b) charge a minimum of nett S\$50 ("**Qualifying Spend**") to their Card during the Promotion Period. **Chances** will be accumulated and must be reflected in their account(s) on the day of extraction.

7. **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:

Existing DBS Safra Cardmembers

- **One chance** for every S\$50 local spend
- **Three chances** for every S\$50 foreign spend

New DBS Safra Cardmembers (with card approval date within promotion period)

- **Two chances** for every S\$50 local spend
- **Six chances** for every S\$50 foreign spend

For new DBS Safra Cardmembers to earn double the chances, customer must not have cancelled their DBS SAFRA Card(s) within the last 6 months prior to the commencement date of this Promotion.

Example of chance allocation (Existing DBS Safra Cardmembers):

	DBS SAFRA Card	Chances
Qualifying local Spend on Card	\$500	10
Qualifying foreign Spend on Card	\$500	30
Total chances		40

Example of chance allocation (New DBS Safra Cardmembers):

	DBS SAFRA Card	Chances
Qualifying local Spend on Card	\$500	20
Qualifying foreign Spend on Card	\$500	60
Total chances		80

8. **Qualifying Spend** means on all local and foreign retail transactions charged to the Eligible Card and posted to the Eligible Card at the point of computation. It excludes EZ-Link/NETS FlashPay transactions, interest charges, finance charges, AXS (excluding Pay+Earn) and SAM transactions, any transaction with transaction description "AMAZE*", 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.
9. Local spend is identified as card transactions posted in Singapore dollars, and foreign spend is identified as card transactions posted in foreign currencies. Transactions in foreign currency will be converted to Singapore dollar based on DBS's prevailing exchange rates and the chance allocations will be based on the Singapore dollar amount.
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 50 unique winners. Prizes are detailed in clause 10.
12. Prize Details are as follows:

Prize (50 winners) worth S\$1,500
Prize Consists of: <ul style="list-style-type: none">• One-night stay at Resorts World Sentosa Equarius Hotel Deluxe Room includes breakfast for 2.• S\$300 worth of RWS dining vouchers• 2 X Universal Studios Singapore Adult One-Day Tickets

Redemption of prizes are valid till 31 March 2023.

The following blackout dates applies – PH, eve of PH and super peak periods

* Stay dates and hotel availability will be subject to government measures and hotel operations

Draw and Draw Date

13. The Draw will be conducted on **15 February 2023** (“Draw Date”).
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 <https://go.dbs.com/sg-safraluckydraw> 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 13.
 - Winners will have to email Resorts World Sentosa Reservations at enquiries@rwsentosa.com directly to claim their Prize. Prize Redemption period is not valid during blackout dates such as (and not limited to) school holidays, public holidays, eve of public holidays and super peak periods.
 - Advance reservation of at least 7 working days is required and confirmation is subject to availability.
 - Prizes are strictly non-redeemable for credit/cash, non-transferable, non-assignable and nonexchangeable, non-negotiable and non-replaceable if lost or stolen.
 - 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.



Live more, Bank less

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