

DBS 5 Million Hawker Meals Initiative (“Initiative”)

Terms & Conditions

1. The Initiative

- 1.1. These Terms and Conditions govern the Initiative. Participation in the Initiative constitutes acceptance of these Terms and Conditions.

2. General Terms

- 2.1. “**DBS PayLah! Application**” or “**Application**” refers to the DBS PayLah! Application for mobile devices that can be downloaded by the User from the Apple App Store, Google Play store and Huawei App Gallery.
- 2.2. As part of the DBS PayLah! Application, Users will have to register for a PayLah! Account (individually a “**Account**” and collectively, “**Accounts**”).

3. Initiative Mechanics

- 3.1. The Initiative will commence on 10 February 2023 and will end on 19 January 2024 (“**Initiative Period**”).
- 3.2. The Initiative is open to all Users who use the DBS PayLah! QR Code functionality and successfully scan the SGQR Code (“**Scan to Pay**”) at selected HDB coffee shops, NEA hawker centres and JTC Industrial canteens for payment of goods and services (individually a “**Qualified User**” and collectively, “**Qualified Users**”).
- 3.3. To qualify for the Initiative, a User will need to make a successful Scan to Pay transaction at selected HDB coffee shops, NEA hawker centres and JTC Industrial canteens (individually a “**Qualifying Transaction**” and collectively, “**Qualifying Transactions**”) during the Initiative Period.
- 3.4. Each Qualified User will be entitled to 1 meal subsidy every Friday.
- 3.5. The Initiative is valid for the first 100,000 Qualifying Transactions made every Friday, from 6AM.
- 3.6. Each Qualified User will be entitled to receive 100% Cashback, capped at S\$3 (“**Cashback**”) for each Qualifying Transaction.

- 3.7. Cashback will only be awarded at the locations and stalls listed on the DBS website. Locations and stalls that are not listed will not be eligible for the Cashback.
- 3.8. SGQR via NETS or PayNow UEN must be the payment mode for Qualifying Transactions, in order for the Cashback to be awarded and for the Cashback to be credited into their PayLah! Account.
- 3.9. Qualified Users who use PayLah! to make payment for their transactions will receive the Cashback in their PayLah! Account after they have completed the Qualifying Transaction.
- 3.10. In the event that Cashback has not been accorded upon completion of transaction, the Cashback will be credited into the PayLah! Account of Qualified Users within seven (7) working days.
- 3.11. The Cashback is strictly non-transferable and non-assignable.

4. General

- 4.1. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a participant to participate in the Initiative or receive any Discount. The decision of DBS on all matters relating to or in connection with this Initiative shall be final. DBS shall not be obliged to enter into any correspondence on any matter concerning the Initiative.
- 4.2. By participating in this Initiative, 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 Cash Credit or parts thereof awarded pursuant to the Initiative; and
 - b) the participation in the Initiative or any Cash Credit-related activities.
- 4.3. DBS may vary these Terms and Conditions without notice, or withdraw or terminate the Initiative 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 Initiative materials relating to the Initiative, these Terms and Conditions shall prevail.
- 4.4. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Initiative, and 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 www.dbs.com/privacy.

- 4.5. DBS' Terms and Conditions governing Accounts, Terms and Conditions governing Electronic Services, Terms and Conditions governing Electronic Statements and terms and conditions governing all other account-related services apply.
- 4.6. These Terms and Conditions shall be read in conjunction with the Terms and Conditions governing Accounts and Terms and Conditions governing Electronic Services, all of which shall apply to the participants.