

## **DBS PayLah! Hawkers Stamp Card Promotion – 21 November 2022 to 20 January 2023 ("Promotion")**

### **Terms & Conditions**

#### **1. The Promotion**

- 1.1. These Terms and Conditions govern the Promotion. Participation in the Promotion 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. Promotion Mechanics**

- 3.1. The Hawkers Stamp Card Promotion ("Promotion") will commence on 21 November 2022 and end on 20 January 2023, or when all successful redemptions have been made, whichever is earlier ("**Promotion Period**").
- 3.2. The Promotion 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.
- 3.3. To qualify for the Promotion, a User will need to make a successful Scan to Pay transaction with minimum spend of S\$3.00 (individually a "**Qualifying Transaction**" and collectively, "**Qualifying Transactions**") during the Promotion Period.
- 3.4. A stamp will be awarded on the Hawkers Stamp Card for each successful Qualifying Transaction, and each Qualified User will need to collect the assigned stamps to complete the stamp card ("**Completed Hawkers Stamp Card**").
- 3.5. Stamp(s) 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 Stamp(s).
- 3.6. Each Qualified User will be entitled to receive the assigned Cashback ("**Cashback Offer**") for each Completed Hawkers Stamp Card.

- 3.7. Each Qualified User can only collect one (1) Hawkers Stamp Card during the Promotion Period, and upon completing the stamp card, will not be eligible to collect another Hawkers Stamp Card.
- 3.8. NETS QR must be selected as the payment mode for Scan to Pay transactions, in order for the Stamps 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 Hawkers Stamp Card.
- 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 Promotion or receive any Discount. The decision of DBS on all matters relating to or in connection with this Promotion shall be final. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
- 4.2. By participating in this Promotion, 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 Promotion; and
  - b) the participation in the Promotion or any Cash Credit-related activities.
- 4.3. DBS may vary these Terms and Conditions without notice, or withdraw or terminate the Promotion 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 Promotion, 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 Promotion, 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](http://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.