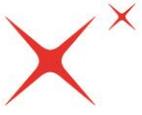




Live more, Bank less

DBS PayLah! QR Gift and eGift for Deepavali Contest 2022  
Terms & Conditions





## 1. The Contest

1.1. The DBS PayLah! QR Gift and eGift Contest (“**Contest**”) 2022 is conducted by DBS Bank Ltd (“**DBS**”) of 12 Marina Boulevard, Tower 3, Singapore 018982, and is valid from 24 Oct to 30 Oct 2022 (“**Contest Period**”).

## 2. Eligibility

2.1. In these Terms and Conditions, “**Application**” refers to **DBS PayLah!** a mobile service offered by DBS which is a stored value facility that may be used by a user of the mobile service (individually a “**User**” and collectively, “**Users**”) to transfer funds via the DBS PayLah! application for mobile devices that can be downloaded by Users from the Apple App Store and Google Play Store.

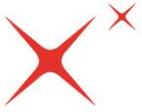
2.2 The Contest is open to Users (individually an “**Eligible User**” and collectively, “**Eligible Users**”) who:

- a) have successfully downloaded the Application before or during the Contest Period;
- b) have successfully registered for a wallet account in the Application (“**Wallet Account**”) before or during the Contest Period; and
- c) have not closed their Wallet Account during the Contest Period.
- d) have a DBS/POSB bank account for depositing Cashback.

2.3 Qualifying Period (“**Qualifying Period**”) refers to the period from 24 Oct to 30 Oct 2022.

2.4 To take part in the Contest, Eligible Users must successfully complete qualifying transactions (“**Qualifying Transactions**”) during the Qualifying Period to accumulate transaction counts (individually a “**Count**” and collectively, “**Counts**”):

Qualifying Transaction	Number of Counts Per Qualifying Transaction
Eligible User loads and gives a QR Gift/ eGift of at least S\$6 to a unique Eligible User who redeems or receives it during Qualifying Period	1 Count



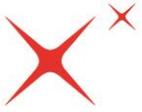
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Eligible User redeems or receives a QR Gift / eGift of at least S\$6 from an unique Eligible User during Qualifying Period	1 Count
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- 2.5 The top **FIVE HUNDRED (500)** Eligible Users with the highest number of Counts cumulated between 24 Oct to 30 Oct 2022 will receive a cashback of S\$10 ("**CASHBACK**").
- 2.6 Each user is only eligible for one CASHBACK accumulated during the qualifying period. Therefore, if a user is already a Winner of a CASHBACK, then this user will not be eligible to win the additional CASHBACK for this contest. To ensure that there will be 500 winners between 24 Oct to 30 Oct 2022, the next Eligible User with the highest number of Counts cumulated by the end of the qualifying period will then be included as a Winner.
- 2.7 For the CASHBACK, if any Eligible Users are tied on the same number of Counts, the Winner(s) will be determined by the first to achieve that number of Counts based on the transaction timestamp as captured in DBS's system.
- 2.8 To qualify, the QR Gift/ eGift must be loaded with a value between S\$6 and S\$999 and must be received or redeemed during the Qualifying Period.
- 2.9 Eligible Users may perform as many Qualifying Transactions as they wish to cumulate Counts. However, Eligible Users are subject to the daily transaction limit of up to S\$2,000.

### 3. Conduct of the Contest

- 3.1 During the Contest Period, Five Hundred (500) Eligible Users will win S\$10 each (i.e. 500 daily winners over the Contest Period).
- 3.2 Prizes will be credited to the winner's **POSB/DBS bank account** which is linked to their Wallet Account ("Bank Account") by 31 Dec 2022, **or any other date which DBS may at its sole discretion determine**, provided that the Bank Account is not closed or blocked when the cash is being credited.
- 3.3 Results will be announced and published [here](#) on 31 Dec 2022. The Winners' Wallet Account nickname (which may be partially masked) and/or last 4 digits of their phone number will be published. Thereafter,



Winners will also be notified by PayLah! Push Notification after the prize has been successfully credited to their DBS/POSB Bank account.

## General

- 4.1 Participation in the Contest constitutes acceptance of these terms and conditions.
- 4.2 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 organizers, promoters or conductors of the Contest and such other third party for the purpose of administering the Contest 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 [www.dbs.com/privacy](http://www.dbs.com/privacy).
- 4.3 The decision of DBS on all matters relating to or in connection with the Contest shall be final and binding on the participants based on the timestamps (in the Bank's records) of them successfully completing the requirements of the contest as set out in Clause, The Winners are determined on a first come,-first served basis, based on the timestamps (in the Bank's records) of them successfully completing the requirement as set out in Clause 2.5 above. **No correspondence or claims in connection with the Contest will be entertained.**
- 4.4 DBS shall not be liable in any way to any participant or any other person for any injury, loss, damage or expense arising out of or in connection with the Contest and the Prizes.
- 4.5 DBS may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these terms and conditions or suspend or terminate the Contest without any notice or liability to any person.
- 4.6 In the event of any inconsistency between these terms and conditions and any brochures, FAQs, marketing or promotional materials relating to the Contest, these terms and conditions shall prevail.
- 4.7 DBS' [Terms and Conditions Governing Accounts](#) and [Terms and Conditions Governing Electronic Services](#) apply.