

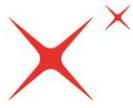


Live more, Bank less

DBS QR Gift and eGift

Frequently Asked Questions





1. What is the QR Gift?

The DBS QR Gift, a loadable gift card first launched for Chinese New Year in 2019 as DBS QR Ang Bao, is a digital take on cash gifting for all occasions, whilst retaining the tradition and meaningfulness of the physical act of giving.

A QR code is embedded in each QR Gift card, from which the giver can load an amount between S\$0.01 and S\$999 using DBS PayLah!. Loaded QR Gift cards with values can then be given to your loved ones and friends who in turn can redeem the value loaded in the QR Gift card using DBS PayLah!.

The loadable QR Gift card is designed to be gifted without a traditional envelope/packet. Feel free to scan, load and gift the QR Gift card on its own.

2. How do I load a value to a QR Gift?



Scan

Scan the QR code found on the QR Gift card using DBS PayLah!



Load

When prompted, load the QR code with money from your PayLah! wallet for up to 10 QR Gift cards at one time.



Gift

You are now ready to give QR Gift to a loved one.

3. How do I redeem the QR Gift?

For PayLah! users:

Scan the QR code found on the QR Gift card using DBS PayLah! or your generic QR scanner to redeem your QR Gift. The money will be instantly credited to your DBS PayLah! wallet.

For non-PayLah! users:

i) You can either receive your funds by redeeming your QR Gift card using DBS PayLah! or;

ii) Redeem your QR Gift card via PayNow. Simply scan the QR Gift using your generic QR scanner and authenticate yourself with your SingPass to send money to your PayNow-linked account.

4. Is there a digital AngBao instead?

Yes, there is an existing eGift (previously known as eAngBao) function on DBS PayLah!. You may send an eGift by tapping on 'Pay' button at the Homepage, and toggle on the 'Send as eGift' button. Your transaction will be sent as a digital gift.

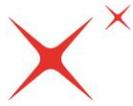
5. Can I still give/receive the QR Gift if I do not have DBS PayLah!?

For Giving: You will need DBS PayLah! to load a value credited to the QR Gift card.

For Receiving:

i) You can either receive your funds by redeeming your QR Gift card using DBS PayLah! or;

ii) Redeem your QR Gift card via PayNow. Simply scan the QR Gift using your generic QR scanner and authenticate yourself with your SingPass to send money to your PayNow-linked account.



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6. Do I need to be a DBS/POSB customer to receive QR Gift?

- i) No, you can register for DBS PayLah! by authenticating yourself with MyInfo or
- ii) Choose to redeem the QR Gift card via PayNow by authenticating yourself with your SingPass account and send money to your non-DBS/POSB PayNow-linked account.

7. Can I reuse the QR Gift?

No, the QR Gift card are valid for a one-time use only. After redemption or cancellation, the QR Code on the QR Gift card cannot be reused.

8. Can I only load one QR Gift card at a time?

No, you can now load up to 10 QR Gift cards at the same time, with the same personalized amount, animation, and message using DBS PayLah!.

9. Can I change the amount/expiry date/animation/message for a particular QR Gift card after loading?

No, the amount, expiry date, animation, and message cannot be modified after loading has been completed. You may cancel the QR Gift card on *Your QR Gift* dashboard to get your money refunded to your PayLah! wallet.

10. What is the maximum amount I can add to a QR Gift?

You can load a maximum of S\$999 to each QR Gift card. There is also a daily transactional limit of up to S\$2,000 on your PayLah! wallet. You may check your daily transactional limit in PayLah! under "More" -> "Manage PayLah!".

11. Is there an expiry date on QR Gift?

Yes, the QR Gift will expire on the date as selected by the giver during the loading process. Unredeemed funds loaded to QR Gift cards will be returned to the giver's PayLah! wallet after expiry.

Please remind your loved ones to redeem the QR Gift before expiry date.

12. Will I know who redeemed my QR Gift?

You will receive an email notification that shows the DBS PayLah!/PayNow nickname of the person who redeemed the QR Gift as well as the last 4 digits of their mobile number or NRIC/FIN registered to their PayLah! Wallet/ Paynow-linked Account. Their DBS PayLah!/PayNow nickname will also be reflected in your QR Gift dashboard.

13. Will the recipient know who has given him/her the QR Gift?

The recipient can view the PayLah! nickname of the person who has given the QR Gift during the redemption process.

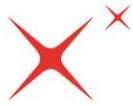
14. What should I do if I lose the QR Gift?

Each QR Gift has a unique serial number. If the QR Gift is lost or stolen, you may cancel the particular QR Gift card under 'Your QR Gift dashboard' in DBS PayLah! which will have a listing of the QR Gift serial numbers.

Please note that QR Gift cards that are loaded with money are equivalent to Gifts with cash in them!

15. How to check if I am eligible for SingPass/MyInfo?

To register for SingPass or find out more on your eligibility, [click here](#).



16. How can I check for my PayNow linkage?

For PayNow linkage, please check with your respective PayNow participating banks.

17. I do not have PayNow. Will there be an upfront rejection prior to MyInfo login?

There will not be any upfront rejection, your PayNow linked accounts will be reflected after you login with SingPass

18. I am a DBS Current/Savings Account holder, how can I link my DBS Current/Savings Account to PayNow?

For DBS Customers, you can register your DBS Current/Savings Account to PayNow via SMS in the following formats to register:

 <p>Register your NRIC with PayNow</p>	<p>SMS to ^77767 in this format:</p> <p>PayNow<space>register<space>NRIC<space>your preferred bank account's* last 4 digits<space>your preferred nickname to 77767 e.g. Paynow register nric 7890 Adeline</p>
 <p>Register your mobile number with PayNow</p>	<p>SMS to ^77767 in this format:</p> <p>PayNow<space>register<space>mobile<space>your preferred bank account's* last 4 digits<space>your preferred nickname to 77767 e.g. Paynow register mobile 1234 Belinda</p>

Note: We do not require your actual NRIC or mobile number in your SMS to 77767.
E.g. S1234567Z or 91234567

^ Before registering, please ensure your mobile number has been updated with the bank. To register your mobile number with us, you can login to [DBS digibank](#) or visit any DBS Branch. If you do not have an iBanking account, [register here](#).

* Your preferred account is the primary current/savings personal account that will be used to receive funds for PayNow through your NRIC or mobile number.

19. I encountered issues while redeeming my QR Gift, what should I do?

Check with your PayNow linked bank if the funds have reached your account. If the funds is not transferred to your PayNow linked account, please redeem your QR Gift card again.