

TERMS AND CONDITIONS
GOVERNING THE ACCUMULATING OF FAVE CASHBACK USING PAYLAH!

1. In these terms and conditions, the following terms shall have the following meanings:

“**PayLah!**” means a mobile application-based service offered by DBS that comprises a personal mobile e-wallet on a mobile device which may be used by users to (i) transfer and receive funds; (ii) make payment for goods and/ or services offered on the DBS PayLah! platform; and/ or (iii) perform all other payment functions as may be developed or introduced by DBS from time to time.

“**Fave Cashback**” means the cashback from Fave Merchant in the form of a percentage of a customer’s total bill.

“**Fave Merchant**” means a merchant of Fave.

2. You agree to Fave’s terms and conditions in relation to accumulating Fave Cashback using PayLah! Fave’s terms and conditions are located here: www.myfave.com/terms

3. If you:

(a) Use PayLah! in either of the following ways:

(i) Use PayLah! to “scan-and-pay” by scanning a Fave SGQR to make payment at a Fave Merchant; or

(ii) access the Fave application from your PayLah! account; and

(b) do not:

(i) have an existing account with Fave (“**Fave Account**”); or

(ii) link your PayLah! account to your Fave Account, in accordance with the instructions given in the Fave application

your PayLah! account will be treated as a guest account in the Fave application (“**Guest Account**”) for purposes of accumulating Fave Cashback when you use PayLah! as a payment method at Fave Merchants.

4. By using PayLah! to make payment at Fave Merchants, you agree and consent to a Guest Account being created for purposes of accumulating Fave Cashback when you use PayLah! as a payment method at Fave Merchants.

5. With a Guest Account:

(a) may use PayLah! at Fave’s Merchants for payment of goods and services and to accumulate Fave Cashback;

(b) you will accumulate and retain Fave Cashback separate from any Fave cashback in your existing Fave Account.

6. In the event that:

(a) your PayLah! account is suspended, closed or terminated (either by us or by you); and

(b) your Guest Account has not been linked to your Fave Account

you agree to forfeit the Fave Cashback in your Guest Account.

7. If you have linked your Guest Account to your Fave Account, then the Fave Cashback in your Guest Account will be automatically combined with any Fave Cashback in your Fave Account.

8. In the event that a Fave merchant ceases to be a Fave merchant and:

- (a) you have not linked your Guest Account to your Fave Account, you agree and acknowledge that any Fave Cashback associated to that Fave merchant shall be automatically forfeited; or
 - (b) you have linked your Guest Account to your Fave Account, you agree and acknowledge that your Fave Cashback will no longer be useable at that Fave Merchant and your Fave Cashback will be automatically converted into cashback that you may only utilize through your Fave Account on the Fave application.
9. DBS is not responsible for any matters relating to Fave Cashback. Any question, issue, concern, complaint or dispute relating to Fave Cashback must be resolved directly with Fave in accordance with Fave's user terms and conditions.
 10. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the foods and services provided by Fave Merchants. Any dispute about the same must be resolved directly with Fave and/or Fave Merchants in accordance with Fave's user terms and conditions.
 11. DBS may change these terms at any time without giving notice.
 12. You consent to DBS collecting and using your personal data and transactional data solely in relation to the Fave Cashback and sharing of your personal data with Fave in accordance with the DBS Privacy Policy.