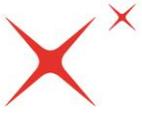




Live more, Bank less

DBS PayLah! x Google Pay™ Spend and Win Promotion
Terms & Conditions





1. The Promotion

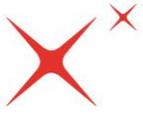
- 1.1. The DBS PayLah! x Google Pay™ Spend and Win Promotion (“Promotion”) is organized and conducted by DBS Bank Ltd (“DBS”).
- 1.2. The Promotion will commence on 20 November 2020 and will end on 31 December 2020 (“Promotion Period”).
- 1.3. These Terms and Conditions govern the Promotion. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

2. General Terms

- 2.1. “DBS PayLah!” is a mobile service offered by DBS Bank Ltd. (“DBS”) that comprises a stored value facility that may be used by a user (individually a “User” and collectively, “Users”) as a mobile wallet on their mobile device.
- 2.2. “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 AppGallery.
- 2.3. As part of the DBS PayLah! Application, users will have to register a wallet account (individually a “Wallet Account” and collectively, “Wallet Accounts”).

3. Promotion Mechanics

- 3.1. To qualify for the Promotion, a DBS PayLah! User must link their PayLah! account on Google Pay and perform the Qualifying Transactions as explained in Clause 3.2.
- 3.2. During the Promotion Period, a User can make a Qualifying Transaction by performing a payment of at least S\$10 using the Google Pay account linked to their DBS PayLah! account to:
 - a unique mobile number registered on PayNow (Peer-to-Peer payment); and/or
 - a merchant via PayNow UEN or PayNow QR code (merchant payment)
- 3.3. Users with the most number of Qualifying Transactions made during the Promotion Period will qualify for the prize:

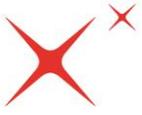


Winners	Prizes
Top 33 users with most Qualifying Transactions	Google Pixel 4
Next top 80 users with most Qualifying Transactions	Google Nest Mini

- 3.4. For the avoidance of doubt, if multiple payments are made to the same mobile number (Peer-to-Peer) during the promotion period, only the first qualifying payment to such mobile number will be eligible.

4. Winners and Prize Collection

- 4.1. At the end of the Promotion Period, Winners will be contacted by electronic mail (Notification Email) within 30 calendar days at their registered email address with DBS or any other form of communication as DBS may determine at its sole and absolute discretion.
- 4.2. Each Winner is entitled to receive only one (1) Prize during the Promotion Campaign, and must collect their Prize from the Vendor's venue as stated on the Notification Email within the specified period of six (6) months from the date of the Email.
- 4.3. Prizes are strictly non-redeemable for credit/cash, non-transferable, non-assignable and non-exchangeable, non-negotiable and non-replaceable if lost or stolen.
- 4.4. Every Winner's eligibility to participate in the Promotion is subject to verification, and in the event that a Winner is verified by DBS to be ineligible to participate in the Promotion, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to a reserve winner.
- 4.5. The colour of the device for each Winner will be determined by DBS and no request for change in colour will be entertained.
- 4.6. A Winner who has been awarded a Prize shall not be entitled to any compensation, benefits or substitution in any form whatsoever in lieu of the Prize and/or should any Prize be forfeited or reclaimed.
- 4.7. If a Winner fails to claim his/her Prize within the stipulated redemption period in the Prize notification email issued by DBS, his/her Prize will be forfeited.

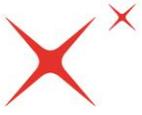


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- 4.8. By participating in this Promotion, each participant consents to DBS disclosing his/her name, NRIC/passport number or any of his/her personal information to any third-party DBS may reasonably consider appropriate or necessary in connection with administering the Promotion, including any person or entity involved in organizing, promoting or conducting the Promotion. The 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 DBS and such other third party for the purpose of the Promotion 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 DBS website at www.dbs.com.sg. The failure by any Winner to comply with this clause shall result in his/her disqualification as a winner and to receive the Prize.
- 4.9. If DBS subsequently determines that a person is in fact not eligible for the Prize or to participate in the Promotion, for any reason whatsoever, DBS may at its discretion reclaim the Prize and award or dispose of it in such manner and to such person(s) as DBS deems fit in its sole discretion. Each participant hereby authorises and consents to DBS debiting the cash value of the Prize from his/her DBS PayLah! account and linked current/savings account.

5. General Terms and Conditions

- 5.1. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a participant to participate in the Promotion. The decision of DBS on all matters relating to or in connection with the Promotion shall be final and binding on the participants. No correspondence or claims will be entertained. DBS shall not be obliged to disclose any matter relating to the Promotion and the results thereof to participants.
- 5.2. 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 Promotion or the Prize, howsoever arising, including without limitation, any loss, (including lost opportunities) arising from any late or non-notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.



- 5.3. 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 Prize or parts thereof awarded pursuant to the Promotion; and
 - b) the participation in the Promotion or any related activities.
- 5.4. DBS may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these Terms and Conditions (including the Promotion Period, the conduct of the Promotion and the Promotion Mechanics) and may also suspend or terminate the Promotion or substitute the Prize at any time without any notice or liability to any person.
- 5.5. 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.
- 5.6. 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.
- 5.7. These Terms and Conditions shall be read in conjunction with the Terms and Conditions for DBS PayLah!, all of which shall apply to the participants.
- 5.8. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore, and subject to the exclusive jurisdiction of the Singapore courts.
- 5.9. A person who is not party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.