

## DBS PayLah! Hidden Gem Hawker Awards 2022

### Terms & Conditions

1. These Terms and Conditions (“**T&Cs**”) apply to all hawkers who are nominated by the general public (individually a “**Nominee**”, and collectively “**Nominees**”) for the DBS PayLah! Hidden Gem Hawker Awards 2022 (“**Awards**”).
2. The Awards are organised by DBS Bank Pte Ltd (“**DBS**”) and are open to all HDB coffee shops, NEA hawker centres and JTC Industrial canteens in Singapore. Winners from previous years are ineligible to participate in the Awards.
3. DBS is providing a platform on which members of the public are able to vote for the Nominees of the Hidden Gem Hawker Awards. Only votes on the designated platform will be eligible. The terms, rules and conduct governing the voting process shall be created and may be amended from time to time at DBS’ sole and absolute discretion.
4. Nominees and Winners (individually a “**Participant**” and collectively, “**Participants**”) will be notified by email and/or phone and further details on prize fulfilment (individually a “**Prize**” and collectively, “**Prizes**”) will be communicated.
5. In the event of any dispute, DBS reserves the right to award the Prizes at its sole discretion.
6. The Winner(s) must sign an acknowledgement of acceptance of these T&Cs and release of liability form in respect of their use of the Prize(s), as a condition to their receipt of the Prize(s). The terms and conditions of the acknowledgement and release form are not subject to amendment.
7. In the event of non-compliance with paragraph 6 of these T&Cs, the Winner(s) will be disqualified. In such an event, DBS reserves the right to substitute the Winner(s) with another Participant or to withdraw the Prize(s) altogether.
8. By accepting the Prize(s), the Winner(s) agree to be onboarded onto WhyQ’s delivery platform.
9. For Prizes not collected within two months upon winner announcement, DBS reserves the right to redistribute any unclaimed Prize to other Participants or donate any unclaimed Prize or its equivalent value to any approved charitable organization.
10. Each Prize or any part thereof shall not be transferable, exchangeable, redeemable or substituted for cash or other benefits.

11. The nature of the Prize(s) shall be at DBS' sole and absolute discretion. DBS reserves the right, at any time in its sole and absolute discretion, to substitute, withdraw, add to or alter the Prize(s) or any part thereof without prior notice.
12. DBS may vary these T&Cs without notice, or withdraw or terminate the Awards at any time without any prior notice or liability to any party. In the event of any inconsistency between these T&Cs and any brochures, marketing or promotional materials relating to the Awards, these T&Cs shall prevail.
13. By participation in the Awards, Participants consent to the collection, use and disclosure of their personal data by/to the DBS' agents or vendors and such other third parties for the purpose of the Awards. Such personal data may include without limitation the Participant's name, telephone number, email address, as well as his/her picture, photographs or likeness.
14. DBS reserves the right to use the names, pictures, photographs or likeness of any Participants in each of their marketing, publicity or promotional materials at its sole discretion without prior notice to the Participants, and without requiring any Participants to appear in any form of marketing, publicity or promotional activities. For the avoidance of doubt, no fees shall be paid by DBS to the Participants in respect of the aforesaid marketing, publicity or promotional materials and activities. DBS may also use each Participant's personal data to conduct analysis on his/her use of products and services so as to help DBS improve, review, develop and efficiently manage the products and services offered to the Participants.
15. DBS is partnering with Hawkers United and Influencers ("**Third Parties**") to promote the Awards and is not affiliated to any of these Third Parties. DBS is therefore not liable for other non-Award marketing, publicity or promotional activities conducted by these Third Parties.
16. These T&Cs shall be governed by the laws of Singapore and parties agree to be bound by the exclusive jurisdiction of the courts of Singapore.