

DBS PayLah! x R&B July - Oct 2020 Promotion (“Promotion”)

Terms & Conditions

1. The Promotion

1.1. 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 and Google Play store.

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. The Promotion will commence on 3 July 2020 and end on 31 October 2020, or when all 8,000 successful transactions per month have been made as explained in Clause 3.5, whichever is earlier (“**Promotion Period**”).

3.2. The Promotion is open to all Users who use the DBS PayLah! QR Code functionality, and successfully scan the QR Code generated on the NETS terminal at most R&B outlets in Singapore, for payment of goods and services (“**Scan & Pay**”).

3.3. To qualify for the Promotion, a User will need to make a successful Scan & Pay transaction with a minimum spend of S\$4.00 (individually a “**Qualifying Transaction**” and collectively, “**Qualifying Transactions**”) during the Promotion Period.

3.4. Each Qualified User will be entitled to receive a 10% Cashback (“**Cashback Offer**”) for each of their first 3 Qualifying Transactions per month, capped at a maximum of S\$0.50 cashback per transaction.

3.5. The Cashback Offer is valid for the first 8,000 Successful Scan & Pay Transactions per

month, total 32,000 Transactions for four months, made at all R&B outlets in Singapore except Marina Bay Sands, Singapore Polytechnic, Thomson Plaza and Toa Payoh.

- 3.6. Qualified Users who use PayLah! to Scan & Pay for their transactions will receive the Cashback in their PayLah! Wallet Account after they have completed the transaction.
- 3.7. The Cashback is strictly non-transferable and non-assignable.

4. General

- 4.1. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a participant to participate in the Promotion or receive any Discount. The decision of DBS on all matters relating to or in connection with this Promotion shall be final. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
- 4.2. 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 Cash Credit or parts thereof awarded pursuant to the Promotion; and
 - b) the participation in the Promotion or any Cash Credit-related activities.
- 4.3. DBS may vary these Terms and Conditions without notice, or withdraw or terminate the Promotion at any time without any notice or liability to any party. 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.
- 4.4. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion, and 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.
- 4.5. 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.

- 4.6. 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.