



Live more, Bank less

DBS PayLah! New User – Get up to 500 DBS Points Promotion

Terms & Conditions





1. The Promotion

- 1.1. The DBS PayLah! New User – Get up to 500 DBS Points Promotion (“Promotion”) is organized and conducted by DBS Bank Ltd (“DBS”).
- 1.2. The Promotion will commence on 27 January 2021 and will end on 31 March 2021 (“Promotion Period”).
- 1.3. The Promotion is only applicable to selected DBS/POSB principal Credit Cardmembers with the following Cards (“Invited Cardmembers”) who are invited by DBS Bank Ltd (“DBS”) to participate.
 - a) DBS Altitude AMEX card
 - b) DBS Altitude VISA card
 - c) DBS Black AMEX card
 - d) DBS Black VISA card
 - e) DBS Woman’s Card
 - f) DBS Woman’s World Card
 - g) DBS Treasures Black Elite Card
- 1.4. These Terms and Conditions govern the Promotion. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

2. Promotion Mechanics

- 2.1. To qualify for the Promotion, Invited Cardmembers will need to perform the following successfully during the Promotion Period to qualify as a Qualified Cardmember (individually a “Qualified Cardmember” and collectively, “Qualified Cardmembers”):
 - a) Download and install the DBS PayLah! Application on your mobile device;
 - b) Launch the DBS PayLah! Application and successfully register for an Account for the first time.
- 2.2. Qualified Cardmembers will be entitled to 500 DBS Points (“Points Credit”).
- 2.3. Qualified Cardmembers will not qualify for the Points Credit if they delete their existing DBS PayLah! Application and/or close their existing Account before or during the Promotion Period, and subsequently



download the Application and/or successfully register for a new Account for a second time during the Promotion Period.

- 2.4. Qualified Cardmember's card account(s) must not be closed or suspended and in good standing (i.e. to abide by the terms and conditions listed in the DBS/POSB Card Agreement) throughout Promotion Period and at the time when the DBS Points are being credited.

3. Points Credit

- 3.1. The Points Credit will be credited to the Card Account of the Qualified Cardmember and may be used only by the Principle Cardmember of American Express®, Mastercard or Visa Credit and/or charge Cards issued by DBS Bank ("DBS").

- 3.2. The Points Credit will be credited based on the following schedule:

PayLah! Wallet Registration Date	DBS Points Crediting Date
27 th Jan – 31 st Jan 2021	By 28 th Feb 2021
1 st Feb – 28 th Feb 2021	By 31 st Mar 2021
1 st Mar – 31 st Mar 2021	By 30 th Apr 2021

- 3.3. Limited to 1 Points Credit per Qualified Cardmember throughout the promotion period.
- 3.4. Points Credit will be to the Card Account of DBS's choosing. The Points Credit is strictly non-redeemable for cash, non-transferable, non-assignable, non-exchangeable and non-negotiable.
- 3.5. Qualified Cardmembers' PayLah! Wallet must not be closed throughout the Promotion Period and at the time when the DBS Points are being credited.
- 3.6. Participation in the Promotion will be subjected to verification, and only Invited Cardmembers are eligible to participate in this Promotion. In the event that a Cardmember is verified by DBS to be ineligible to



participate in the Promotion, DBS shall have the right to disqualify that Cardmember from this Promotion without notice.

4. General Terms and Conditions

- 4.1. “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.
- 4.2. “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.
- 4.3. As part of the DBS PayLah! Application, users will have to register a wallet account (individually a “Wallet Account” and collectively, “Wallet Accounts”).
- 4.4. 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.
- 4.5. 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.
- 4.6. 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.



- 4.7. 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.
- 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.
- 4.9. 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.
- 4.10. 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.
- 4.11. 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.
- 4.12. 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.
- 4.13. 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.