

These terms and conditions govern the SIA Business Class Tickets Lucky Draw Campaign (“**Campaign**”) which is organised by DBS BANK LTD. (“**DBS**”) to all eligible customers. Participation in the Campaign constitutes acceptance of these terms and conditions.

## 1. Eligibility

1.1. Campaign Period (“**Campaign Period**”) refers to the period from 01 July to 31 December 2023, both dates inclusive.

Campaign Period 1	01 Jul - 30 Sep 2023
Campaign Period 2	01 Oct - 31 Dec 2023

1.2. To be eligible for the Campaign, the customer must be an individual of at least 18 years of age and (“**Eligible Customer**”):

- a) Have a DBS/POSB Deposit, Current and/or Savings Account(s). (For the avoidance of doubt, DBS Corporate account holders will not be eligible to participate in this Campaign); **OR**
- b) Have a principal personal DBS/POSB Credit or Debit (“**Card**”) and use the Card for payments with merchants participating in the Campaign (“**Participating Merchants**”) during the Qualifying Period

## 2. Campaign Mechanics and Lucky Draw Date

### 2.1. Campaign Mechanics for Lucky Draw (“**Draw**”)

Each Eligible Customer will be allocated with Draw Chances if he/she successfully completes qualifying transactions (“**Qualifying Transactions**”) during the Qualifying Period.

	Qualifying Period	Dates	Lucky Draw Date
<b>Campaign Period 1</b>	Qualifying Period 1	1 Jul – 31 Jul 2023	01 Mar 2024
	Qualifying Period 2	1 Aug – 31 Aug 2023	
	Qualifying Period 3	1 Sep – 30 Sep 2023	
<b>Campaign Period 2</b>	Qualifying Period 4	01 Oct – 31 Oct 2023	
	Qualifying Period 5	01 Nov – 30 Nov 2023	
	Qualifying Period 6	01 Dec – 31 Dec 2023	

Qualifying Transactions	Draw Chances Earned for all DBS/ POSB Customers
DBS Remit minimum of S\$1,000 or equivalent in a single transaction	Earn 10 chances
Spend a minimum of S\$1,000 in a single transaction on <b>DBS Travel &amp; Leisure Marketplace (“TMP”)</b> with at least one of the Participating Partners: <ol style="list-style-type: none"> <li>1. <a href="#">Agoda</a></li> <li>2. <a href="#">Expedia</a></li> <li>3. <a href="#">PriceBreaker</a></li> <li>4. <a href="#">Singapore Airlines</a></li> <li>5. <a href="#">Travel Trade Marketplace</a></li> </ol>	
Limit monthly Cash withdrawal ≤ S\$100	Extra 100 chances

Please refer to tables below for illustration on how the lucky draw chances are earned:

Customer A performs the following actions	Lucky Draw Chances Earned
Spends a minimum of S\$1,000 in a single transaction on DBS Travel & Leisure Marketplace with at least one of the Participating Partners	10
Makes cash withdrawals within S\$100 via ATMs and/or over the counter at branches per calendar month	100
<b>Total</b>	<b>110</b>

Customer B performs the following actions	Lucky Draw Chances Earned
<b>Remit a minimum of S\$1,000 or equivalent</b>	10
Does not make any cash withdrawal via ATMs or over-the-counter service at branches within calendar month	100
<b>Total</b>	<b>110</b>

Customer C performs the following actions	Lucky Draw Chances Earned
<b>Remit a minimum of S\$1,000 or equivalent</b>	10
Spends a minimum of S\$1,000 in a single transaction on DBS Travel & Leisure Marketplace with at least one of the Participating Partners	10
Makes S\$101 cash withdrawals via ATMs and/or over-the-counter service at branches within calendar month	0
<b>Total</b>	<b>20</b>

Customer D performs the following actions	Lucky Draw Chances Earned
Does not hit a minimum spend of S\$1,000 on DBS Travel & Leisure Marketplace or Remit	0
Does not make any cash withdrawal via ATMs or over-the-counter service at branches within calendar month	0
<b>Total</b>	<b>0</b>

- 2.2. An eligible **DBS Travel & Leisure Marketplace transaction** refers to when an Eligible Customer makes a minimum spend of S\$1,000 or more in a single transaction on DBS Travel & Leisure Marketplace with bookings fulfilled by one of the Participating Partners.
- 2.3. The Promotion is only valid for hotel and flight bookings made through the Participating Partners on DBS Travel & Leisure Marketplace. For avoidance of doubt, bookings made directly with the Participating Partner's booking channels will not qualify.
- 2.4. Qualifying Transactions that are subsequently cancelled and refunded will not be considered Qualifying Transactions.
- 2.5. An eligible **DBS Remit transaction** refers to when an Eligible Customer makes a minimum of S\$1,000 or its equivalent in a single transaction using DBS Remit Service ("**DBS Remit**") via digibank online or digibank mobile during the qualifying period.

2.6. **Cash withdrawal** refers to local withdrawal from any of the Eligible Customers' DBS/POSB Current or Savings Account ('CASA Account') as well as Cashline accounts via DBS/POSB Self-Service Banking channels (eg. ATMs) and over-the-counter at DBS/POSB Branches. Withdrawals via these channels with or without DBS/POSB Cards are also considered cash withdrawals. For avoidance of doubt, a cash withdrawal from a joint account via Self-Service Banking Channels and/or at DBS/POSB Branches (with or without DBS/POSB Cards) will be considered as cash withdrawal for all joint account holders. Withdrawals from POSB Cash-Points are excluded.

## 2.7. Lucky Draw Date

2.7.1. The Draw will be conducted on 01 March 2024 ("**Draw Date**") and 10 lucky winners will be picked for each Campaign Period.

2.7.2. The 10 lucky winners selected to win for Campaign Period 1 will be ineligible to win for Campaign Period 2.

2.7.3. For avoidance of doubt, lucky draw chance(s) earned during Campaign Period 1 cannot be accumulated for Campaign Period 2 and will reset at the start of Campaign Period 2.

2.7.4. Unless DBS notifies otherwise, the Draw will be conducted in the presence of external auditors on the above Draw Date (or on such other dates as DBS may determine at its sole and absolute discretion) at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982 or at such other venue as may be determined by DBS.

2.7.5. The winners of the Draw ("**Winners**") will be announced on DBS' website at [go.dbs.com/sg-cashlessdraw](https://go.dbs.com/sg-cashlessdraw) within 7 calendar days from the Draw Date.

2.7.6. Each winner will be notified through their DBS/POSB mobile apps, email address, and/or postal address within 7 calendar days from the Draw Date ("**Notification**"). It is the responsibility of all winners to provide DBS with their updated postal address and email address.

An electronic Push Notification via their DBS/POSB mobile apps	" <b>Notification Push Note</b> "
An electronic direct mailer at their email address in DBS' records	" <b>Notification EDM</b> "
A notification letter at their mailing address in DBS' records	" <b>Notification Letter</b> "

### 3. Lucky Draw Prize

3.1. The number of unique winners and prizes that will be given out under the Campaign is set out in the table below:

Campaign Period	Lucky Draw Date	Number of Winners	Prize per Winner
01 Jul – 30 Sep 2023	01 Mar 2024	10	A pair of SIA Business Class Tickets awarded in the form of 250,000 KrisFlyer miles for each winner and their chosen companion
01 Oct – 31 Dec 2023		10	A pair of SIA Business Class Tickets awarded in the form of 250,000 KrisFlyer miles for each winner and their chosen companion

3.2. The Prize will be awarded in the form of 250,000 KrisFlyer miles (“Prize”) each to the Winner and the Winner’s chosen companion. To receive KrisFlyer miles, both the Winner and the Winner’s chosen companion must have valid KrisFlyer membership accounts. The KrisFlyer miles will be credited to the Winner’s and his/her chosen companion’s KrisFlyer accounts directly. The Winner must create a KrisFlyer account (if they do not have a KrisFlyer account) by a stipulated date as informed by DBS. 250,000 KrisFlyer miles can be used to redeem a “Business Saver Award” round-trip ticket from Singapore to New York or a “Business Advantage Award” round-trip ticket from Singapore to select European destinations including London, Paris, Frankfurt or Milan. The awarded KrisFlyer miles can only be used towards redemption of base air fare and cannot be used to offset any taxes or surcharges.

3.3. The Prize excludes all other items, such as (without limitation) airport taxes and fuel, any in-flight purchase or add-ons, additional baggage fees, miscellaneous costs and/or taxes involving in the receiving of KrisFlyer miles, all personal expenses, visa fee and/or any other fees and charges, all of which shall be borne by the Winner. Use of awarded miles are subject to KrisFlyer Terms and Conditions.

3.4. The Prize will only be transferred to the name of the Prize Winner as confirmed by DBS and the Winner’s chosen companion. DBS is not obliged to transfer the Prize in the name of any other person.

3.5. The Winner shall be responsible to pay the necessary duties, fees, taxes, levies, and other charges as imposed by any relevant authorities in Singapore.

#### 3.6. Terms and Conditions of the Prize

3.6.1. In the unlikely event that a Prize should become unavailable, DBS reserves the right to substitute a Prize which it may deem as being of equal value.

3.6.2. 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 Draw 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](http://www.dbs.com.sg). The failure by any Winner to comply with this clause shall result in his/her disqualification as a winner to receive the Prize.

3.6.3. The Winner consents to DBS disclosing and/or publishing their names, particulars, and pictures/photographs in any manner which DBS may deem fit for publicity purposes. The Winner shall cooperate with and participate in such publicity activities organized by DBS without any compensation whatsoever and in such manner as DBS deems fit. In addition, by participating in this Draw, 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 Draw, including any person or entity involved in organizing, promoting or conducting the Draw for purposes of the Draw.

The Winner has to provide his/her KrisFlyer number as well as his/her companion's KrisFlyer number by the stipulated period stated in the Notification EDM and Notification Letter sent by DBS ("**Redemption Period**"). Non-provision of valid KrisFlyer number(s) by the stipulated redemption period stated in the Notification EDM and Notification Letter sent by DBS will result in the Prize being forfeited.

3.6.4. Subject to Clause 2.1, the Winner will be randomly drawn from the pool of entries by means of a computerized draw using a randomization formular under the supervision of an external auditor on the Draw Date. DBS shall have the right to draw ("**Reserve Winners**") to replace any Winner drawn who is subsequently disqualified or unable to collect the Prize.

3.6.5. The Prize is strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.

3.6.6. The Winner's eligibility to participate in the Campaign is subject to verification, and in the event that they are determined by DBS to be ineligible to participate in the Campaign, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to the next Reserve Winner.

3.6.7. The 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. General Terms and Conditions**

4.1. DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the Prize, the Draw (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.

4.2. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Campaign or receive a Prize. DBS' decision on all matters relating to the Campaign (including but not limited to the number of Draw Chances to be awarded to any customer, and the selection of the Winner) shall be final and binding on all participants. Except for the Notification EDM and Notification Letter issued by DBS pursuant to Clause 2.7.6. (after any verification as may be required has been completed), DBS shall not be obliged to enter into any correspondence on any matter with any party concerning the Campaign.

4.3. DBS may vary these Terms and Conditions or suspend or terminate the Campaign without any notice or liability to any party.