

## Terms and Conditions Governing DBS Bingo Challenge 2021

Participation in the Challenge constitutes acceptance of these Terms and Conditions.

### Definitions

1. The Challenge period is from 1 July to 31 July 2021, both dates inclusive (**“Challenge Period”**).
2. The Challenge is applicable to all DBS/POSB Internet Banking and Mobile Banking customers (**“Entrants”**).
3. **“Qualifying Actions”** refers to the actions required to complete the BINGO tiles. Qualifying actions must be completed between 1 January 2021 to 31 July 2021.
4. **“Qualified Participants”** refers to all participants who have completed all “Qualifying Actions”, and submitted their BINGO Board along with registered DBS/POSB email address via <https://www.dbs.com.sg/personal/dbs-bingo/default.page> within the challenge Period. Entrants can participate in multiple categories across the Challenge, but only once for each category.
5. **“Winners”** refers to “Qualified Participants” who are picked via a lucky draw (**“Draw”**) for each challenge category and have provided proof that they have completed the required “Qualifying Actions” of their winning submission. Failure to provide the necessary proofs may result in disqualification.

### Game Mechanics

1. Entrants must complete and submit their BINGO boards as indicated below to qualify for each category:

<b>Category name</b>	<b>5 consecutive tiles</b>	<b>D, B, S, Spark</b>	<b>Weekly Challenges</b>
<b>No. of lucky draw winners</b>	25 winners	8 winners	2 winners per week, total 8 winners
<b>Qualifying Actions</b>	Complete 5 tiles horizontally, vertically or diagonally	Complete the winning format: <b>D, B, S, Spark</b>	Starting from 2 July 2021, one challenge will be released each week on DBS social media channels. Complete all eligible tiles before each weekly challenge ends.
<b>Prizes</b>	Each winner in this category is entitled to: <ul style="list-style-type: none"><li>▪ SGD\$200 worth of vouchers</li></ul>	Each winner in this category is entitled to: <ul style="list-style-type: none"><li>▪ SGD\$1000 worth in digiportfolio of</li></ul>	Each winner in this category is entitled to: <ul style="list-style-type: none"><li>▪ SGD\$1000 worth in digiportfolio of</li></ul>

		winner's choosing, and ▪ SGD\$500 worth of vouchers	winner's choosing, and ▪ SGD\$200 worth of vouchers
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2. Submission for all categories must be done by uploading your winning combination to <https://www.dbs.com.sg/personal/dbs-bingo/default.page> within the Challenge period of 1 July 2021 to 31 July 2021. Only successfully submitted entries will be considered for lucky draw.

### Lucky Draw Process

1. The Draw will be conducted on 13<sup>th</sup> August 2021 (**“Draw Date”**)
2. Unless DBS notifies otherwise, the Draw will be conducted in the presence of external auditors on the above Draw Date at 10am (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 virtually as determined by DBS.
3. Potential winners will be randomly drawn from the pool of entries by means of a computerised draw under the supervision of an external auditor on the Draw Date. Potential Winners shall be informed of their win through email / mobile notification by 31 August 2021, using the contact details in our records, and need to provide proof that they have completed **“Qualifying Actions”** of their winning submission, including registered iBanking User ID for verification.
4. Failure to provide the required proof will result in disqualification. DBS reserves the right to draw a “Reserve Winner” to replace a disqualified winner. DBS shall have the right to disqualify that Winner without notice and award his/her prize to a Reserve Winner.
5. Winners may be invited for an interview on a future date that is determined by both Winners and DBS.

### Prize Redemption

1. digiPortfolio Prize Redemption
  - a. Winners of digiPortfolio will need to have a DBS Multi-Currency/Multiplier account to purchase the portfolio of their choosing in their account.
  - b. Following which, winners will need to provide their purchased digiPortfolio account for verification to facilitate the cash rebate. The SGD\$1000 cash rebate may be credited to any of their existing DBS/POSB accounts.
  - c. Prizes are subject to DBS' terms and conditions. Click here to find out more about digiPortfolio T&Cs: <https://www.dbs.com.sg/personal/digiportfolio-tnc.page>
2. Voucher prize redemption
  - a. Winners will be given a unique redemption code to redeem eCapitaVoucher. Please refer to Capitaland website for the step-by-step guide on the usage of the eCapitaVouchers, <https://www.capitastar.com/sg/en/capitavoucher/about-ecapitavoucher.html>. Please scroll to the bottom of the page, Under the FAQ,

click on "GeneralFAQ" and you will be able to refer to the step-by-step guide.

- b. If you have a CapitaStar account, the accepted eCapitaVoucher will be stored under "My Vouchers > eCapitaVoucher".
  - c. If you do not have a CapitaStar account, the accepted eCapitaVoucher can be accessed via the web wallet through this link <https://pay.capitastar.com>.
  - d. The eCapitaVouchers will be valid for 1 year from the date of purchase.
  - e. Should you have further queries, please reach out to Capitaland customer service representatives at (+65) 6631-9931 from 10am to 6pm daily or [retail@capitaland.com](mailto:retail@capitaland.com).
  - f. Prizes are subject to Capitaland's terms and conditions: <https://www.capitastar.com/sg/en/capitavoucher/about-ecapitavoucher.html>
3. Prizes are non-exchangeable, non-transferable and non-replaceable. Any prizes not redeemed before expiry date will be forfeited. DBS is entitled to replace the prizes with an item of similar or other value without prior notice. DBS may replace, withdraw or add on to the prizes at any time without notice or liability.
  4. Winners need to redeem the Prize within the stipulated ("Redemption Period") in the notification letter sent by DBS.
  5. DBS makes no representation or warranty as to the prize. Any dispute about prizes must be resolved with the supplier of the prize.

### General

1. Emails may be sent to entrants for the purposes of incomplete submissions or further clarifications to facilitate game play.
2. DBS may vary these Terms and Conditions or suspend or terminate the Challenge without any notice or liability to any party. DBS' decision on all matters relating to the Challenge shall be final. No correspondence or claims will be entertained. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Challenge.
3. DBS shall not be liable in any way to any party for any loss or damage or expenses arising in connection with the Challenge, howsoever arising, including without limitation, 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. By participating in this Challenge, each entrants consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of his/her personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Challenge, and the Participant confirms that he/she agrees to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).
5. These terms and conditions shall be read in conjunction with the Terms and Conditions Governing SGFinDex and the DBS Privacy Policy, which are available on

DBS' website at [www.dbs.com.sg](http://www.dbs.com.sg). In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Challenge.