

TERMS AND CONDITIONS - "GIFT HUAT, WIN HUAT GIVEAWAY CAMPAIGN"

These terms and conditions govern the Gift Huat, Win Huat Giveaway 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. The Campaign starts from 15 January 2024 to 29 February 2024, both dates inclusive ("**Campaign Period**").
- 1.2. The Campaign is open to customers who met the criteria below ("**Eligible Customer**"):
 - a. Be an individual of at least 18 years of age; and
 - b. Have a DBS/POSB Deposit, Current and/or Savings Account(s) on top of DBS PayLah!. For the avoidance of doubt, DBS Corporate account holders will not be eligible to participate in this Campaign; and
 - c. Be a user of DBS PayLah! and have successfully registered for a wallet account in the application before or during the Campaign Period.

2. Campaign Mechanics

- 2.1. Each Eligible Customer will be awarded one lucky draw chance to qualify for the Campaign if he/she met the following criteria during the Campaign Period:
 - a. Sent an eGift of minimum S\$8 via DBS PayLah! to another unique customer ("**Eligible eGift transaction**"); **OR**
 - b. Loaded a QR Ang Bao of minimum S\$8 via DBS PayLah! and gives it to another unique customer who must then redeemed it via DBS PayLah! or PayNow ("**Eligible QR Ang Bao transaction**");
 - c. Did not exceed \$600 cash withdrawals from their DBS/POSB accounts.
- 2.2. For avoidance of doubt, each Eligible Customer is entitled to only one lucky draw chance regardless of the number of times he/she met the above criteria.
- 2.3. 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 (e.g. ATMs and CNY Pop-up ATMs) and over-the-counter at DBS/POSB Branches. Cash withdrawals will include notes obtained through online reservations as well. 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 at DBS/POSB Branches (with or without DBS/POSB Cards) will be considered as cash withdrawals for all joint account holders. Withdrawals from POSB Cash-Points are excluded.

2.4. Please refer to the illustration below for guidance on how an Eligible Customer can qualify for the Campaign:

Scenario	Performed an Eligible eGift transaction	Performed an Eligible QR Ang Bao transaction	Cash withdrawal below S\$600	Qualify for the Campaign
1	✓	✓	✓	✓
2	✓	✗	✓	✓
3	✗	✓	✓	✓
4	✗	✗	✓	✗
5	✓	✓	✗	✗
6	✓	✗	✗	✗
7	✗	✓	✗	✗
8	✗	✗	✗	✗

3. Lucky Draw

3.1. The Draw will be conducted on 30 April 2024 (“**Draw Date**”).

3.2. A total of 1,003 lucky winners will be picked from the draw.

- a. 1 winner shall be entitled to receive a cashback amount of S\$88,888 (“**Ultimate Huat**”)
- b. 1 winner shall be entitled to receive a cashback amount of S\$58,888 (“**Mega Huat**”)
- c. 1 winner shall be entitled to receive a cashback amount of S\$28,888 (“**Super Huat**”)
- d. 500 winners shall be entitled to receive a cashback amount of S\$288 each (“**Huat**”)
- e. 500 winners shall be entitled to receive a cashback amount of S\$88 each (“**Mini Huat**”)

Prize Name	Number of Winners	Cash Prize
Ultimate Huat	1	\$88,888
Mega Huat	1	\$58,888
Super Huat	1	\$28,888
Huat	500	\$288
Mini Huat	500	\$88

3.3. Subject to Clause 2, the Winners 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.

- 3.4. Unless DBS notifies otherwise, the Draw will be conducted in the presence of external auditors on the above Draw Date at 3pm (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.
- 3.5. The winners will each be notified via at least one of the channels below within 7 calendar days from the Draw Date. It is the responsibility of all winners to provide DBS with their updated postal address and email address.
- An electronic Push Notification ("**Notification Push Note**") via their DBS/POSB mobile apps; and/ or
 - An electronic direct mailer ("**Notification EDM**") at their email address in DBS' records; and/ or
 - A notification letter ("**Notification Letter**") at their mailing address in DBS' records
- 3.6. The details of the Winners ("**Winners**") will be posted on DBS' website for a minimum period of 2 months following the Draw Date.

4. Prize Fulfillment

- 4.1. The Prize won from this Campaign will be credited to the Winners' active DBS/POSB single account with the smallest account number within 2 months from the Draw Date. If Winners do not have any active DBS/POSB single accounts, the Prize will be credited to the Winners' active DBS/POSB joint account with the smallest account number.
- 4.2. The Prize shall be forfeited if the winner's DBS/POSB account(s) is terminated or suspended at the time of crediting.
- 4.3. The Prize is strictly non-transferable, non-exchangeable, and non-replaceable.
- 4.4. 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.
- 4.5. 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 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. The failure by any Winner to comply with this clause shall result in his/her disqualification as a winner to receive the Prize.

- 4.6. 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.
- 4.7. 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.
- 4.8. The Winner consents to DBS collecting and using his/her personal data for the purpose of the Campaign and in connection with DBS Privacy Policy, www.dbs.com/privacy. Winner who fails to comply with this clause shall result in their disqualification as a Winner and to receive the Prize.

5. General Terms and Conditions

- 5.1. 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.
- 5.2. 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/ or Notification Letter issued by DBS pursuant to Clause 3.5. (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.
- 5.3. DBS may vary these Terms and Conditions or suspend or terminate the Campaign without any notice or liability to any party.