

DBS 0% Interest Instalment Payment Plan 3-month waiver Lucky Draw Terms and Conditions

1. The **DBS 0% Interest Instalment Payment Plan 3-month waiver Lucky Draw** (“Draw”) is conducted by DBS Bank Ltd. (“DBS”). Participation in the Draw is deemed acceptance of these terms and conditions.
2. The Draw is valid from **18 December 2014 to 17 March 2015**, both dates inclusive (“Qualifying Period”).

Eligibility

3. All Principal and Supplementary DBS/POSB credit cardmembers (“Eligible Cardmembers”) whose Principal Card cardmembers’ card accounts are valid and in good standing with DBS are eligible to participate in the Draw.
4. The following persons are not eligible to participate in the Draw:
 - a. DBS Corporate Cards cardmembers;
 - b. employees of DBS/POSB (permanent and temporary, including employees hired through third party agencies) and their immediate family members; and
 - c. employees or staff of vendors, advertising agencies or external auditors of DBS and any other parties which are directly involved in organising, promoting or conducting the Draw.

“Cards” refer to both Principal credit cards and Supplementary credit cards.

Qualifying Criteria and Draw Chance

5. All Eligible Cardmembers who successfully charge S\$500 or more to their credit Cards on any 0% Interest Instalment Payment Plan (“Qualifying Spend”) during the Qualifying Period will qualify for the Draw and there will be one (1) draw chance for every S\$500 spent on any 0% Interest Instalment Payment Plan transactions.
6. Subject to this Clause and Clause 5 of these terms and conditions, there is no limit to the number of chances for the Draw awarded to an Eligible Customer during the Qualifying Period (e.g. if an Eligible Cardmember spends S\$5,000 on his Card during the Qualifying Period, he will be awarded 10 draw chances for the Draw).

Conduct of the Draw and Lucky Draw Prizes

7. The Draw will be conducted at 2 p.m. on 5 May 2015 (“Draw Date”), at DBS Asia Central, 12 Marina Boulevard, MBFC Tower 3, Singapore 018982. The winners will be randomly drawn from the pool of entries by means of a computerized draw under the supervision of an external auditor on the Draw Date. DBS shall have the right to draw a “reserve winner” to replace any winner drawn who is subsequently disqualified.
8. Subject to Clause 9, nine (9) winners will be selected for the Draw. Each winner will receive up to five thousand dollars waiver (S\$5,000) (“Lucky Draw Prize”), which will be credited into the winners’ respective credit card account.
9. The Lucky Draw Prize is non-exchangeable, non-transferable and non-redeemable for credit or any other prizes and other items in part or in whole. DBS reserves the right to replace or substitute the Lucky Draw Prize with another prize of a similar value at any time and without prior notice.
10. The winners will be notified by ordinary post by 31 May 2015, at their Principal Card account mailing address in DBS’ records. The Draw results will also be published within seven (7) days from the Draw Date on the DBS and POSB websites, and in a major local English language newspaper.
11. DBS makes no warranties or representations whatsoever as to the quality of fitness for purpose or any other implied terms or conditions with respect to the Lucky Draw Prize.
12. DBS will not be liable or responsible whatsoever in respect of any damages, defects, deficiencies, losses of life, illnesses or injuries sustained from the winner’s utilization of the Lucky Draw Prize.

General

13. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Draw or receive the Lucky Draw Prize.
14. DBS' decision on all matters relating to or in connection with the Draw is final and binding on all participants. DBS shall not be obliged to enter into any correspondence on any matter concerning the Draw.
15. DBS assumes no responsibility for any loss or damage or expenses arising in connection with this Draw, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a participant's eligibility in the Draw or redemption of the Lucky Draw Prize.
16. DBS may vary these terms and conditions, or withdraw or discontinue the Draw at any time without any notice or liability to any party.
17. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Draw, these terms and conditions shall prevail.
18. These terms and conditions shall be read in conjunction with the DBS Cards 0% Interest Instalment Payment Plan Terms and Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Draw. Please visit <http://www.dbs.com.sg/personal/cards/card-services/payment-plans> for a copy of the DBS Cards 0% Interest Instalment Payment Plan Terms and Conditions.
19. 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 the DBS' agent or vendors and such other third party for the purpose of the Promotion and 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 www.dbs.com/privacy or from any DBS/POSB branch.
20. These terms and conditions are governed by Singapore law and the participants agree to submit to the exclusive jurisdiction of the Singapore courts.
21. A person who is not a party 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 of these terms and conditions (including any release or compromise of any liability) or termination of the Draw.