

Terms and Conditions Governing the DBS Pay With Your Mobile Spend & Redeem 2016 Promotion

The Promotion

1. The DBS Pay With Your Mobile Spend & Redeem 2016 Promotion ("**Promotion**") is organised by DBS Bank Ltd. ("**DBS**") and is valid from 15 September 2016 10:00am to 31 October 2016 11.59pm, or when all 56,488 SMSes pertaining to this Promotion have been sent out to qualifying cardmembers as explained in Clause 9 below, whichever is earlier ("**Qualifying Period**").
2. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

Eligibility and Mechanics

3. To qualify for the Promotion, customers must be a DBS/POSB Visa/MasterCard Credit or Debit Card cardmember ("**Cardmember**"), whose Card account(s) are valid and in good standing with DBS.
4. The Cardmember must also fulfill the following mechanics to qualify for the Promotion as a qualified Cardmember (individually a "**Qualified Cardmember**" and collectively "**Qualified Cardmembers**"):
 - a) Successfully enrol their Card on any of the following mobile wallets, i.e. Apple Pay, Samsung Pay or Android Pay (individually a "**Mobile Wallet**" and collectively "**Mobile Wallets**") before or during the Qualifying Period, and
 - b) Successfully charge a minimum of S\$15 in a single receipt on retail contactless transactions with any of their DBS/POSB Visa/MasterCard Credit or Debit Card ("**Card**") via any Mobile Wallet during the Qualifying Period ("**Qualifying Transaction**").
5. A retail contactless transaction (by both principal and supplementary cards) is determined based on posted local retail contactless sales, but excludes 0% interest-free instalment plan, recurring bill payment interest, bill payment, finance charges, cash withdrawals, balance transfer, smart cash and all fees charged by DBS.
6. Spend on a supplementary card will be awarded to the principal card when computing the spend criteria of the Qualified Cardmember as explained in Clause 4b for this Promotion.
7. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in a Cardmember being omitted from the Promotion.
8. During the Qualifying Period, an SMS notifying the Qualified Cardmember ("**SMS**") will be sent the following business day to the bank registered mobile number of the Qualified Cardmember who met the Qualifying Transaction criteria.
 - a) The SMS will contain a unique promotion code ("**Promo Code**") for the Qualified Cardmember to participate and be awarded with a gift (individually a "**Gift**" and collectively "**Gifts**") via the DBS Pay With Your Mobile Spend & Redeem 2016 Game ("**Game**") on the DBS Lifestyle App.

- b) Regardless of the number of Qualifying Transactions made via a single or multiple Mobile Wallets on each day during the Qualifying Period, each Qualified Cardmember will only receive one (1) SMS the following business day to participate in the Game.
 - c) Each Qualified Cardmember will receive a maximum of five (5) SMSes and be awarded a maximum of five (5) Gifts throughout the Qualifying Period, regardless of the number of Qualifying Transactions made via a single or multiple Mobile Wallets during the Qualifying Period.
 - d) The bank will endeavour to send out the SMSes to Qualified Cardmembers on the next business day after the Qualifying Transaction was made successfully or on the next available business day as determined by DBS.
9. A total of 56,488 SMSes will be sent out to Qualified Cardmembers on a first-come-first-served basis, based on the date and time of their Qualifying Transaction, throughout the Qualifying Period. The Promotion will end when all 56,488 SMSes have been sent out or on 31 October 2016 11:59pm, whichever is earlier.

Awarding of Gift via DBS Lifestyle App

10. To be awarded a Gift, a Qualified Cardmember must complete the following:
- a) Launch the DBS Lifestyle App and select the “DBS Pay With Your Mobile” banner to launch the Game. Qualified Cardmembers without the DBS Lifestyle App may download it via Apple App Store, Google Play Store or Windows Store.
 - b) Enter the unique Promo Code received via SMS to launch and participate in the Game.
 - c) Upon successful launch, participate in the Game by selecting any “Gift” icon to be awarded with a Gift.
 - d) Once notified of a successful Gift awarded, an e-Coupon (“**e-Coupon**”) with details of the Gift and respective redemption information (where applicable) will be saved under “My Coupons” in the DBS Lifestyle App.
 - e) Go to “My Coupons” in the DBS Lifestyle App to retrieve the e-Coupon and proceed to redeem each Gift as per instructions detailed in the e-Coupon (where applicable).
11. Qualified Cardmembers must participate in the Game by 4 November 2016, 11:59pm to be awarded with the Gift(s), failing which the eligibility to be awarded with the Gift(s) will be forfeited.

12. Qualified Cardmembers will be randomly awarded one (1) of the following Gifts for redemption when participating in the Game. A total of 56,488 Gifts will be available for redemption during the Qualifying Period:

Gifts	Number of Gifts Awarded
(i) S\$5 Lifestyle Vouchers (" Lifestyle Voucher ") Qualified Cardmember awarded with a Lifestyle Voucher will be given a choice to select one of the following options: - S\$5 Sheng Siong Voucher (" Sheng Siong Voucher ") - S\$5 4FINGERS Crispy Chicken Voucher (" 4FINGERS Voucher ") - S\$5 Crystal Jade Voucher (" Crystal Jade Voucher ") - S\$5 Deliveroo Promo Code (" Deliveroo Promo Code ")	46,480
(ii) S\$5 DBS PayLah! Cash Credit (" PayLah! Cash Credit ")	10,000
(iii) S\$1,000 Cash Credit (" Cash Credit ")	8

Gift Redemption Details

13. Redemption details for the Sheng Siong Voucher listed in Clause 12(i) is as follows:

- Qualified Cardmembers who are awarded with a Lifestyle Voucher and have selected the Sheng Siong Voucher option can redeem it to offset any purchase made at any Sheng Siong outlet by 15 December 2016.
- To redeem the Sheng Siong Voucher, Qualified Cardmembers must visit a Sheng Siong outlet, access their saved e-Coupon via the DBS Lifestyle App and tap "Redeem when in store" button on the e-Coupon when they are ready to make payment for their purchase at the cashier.
- The cashier will verify the Sheng Siong Voucher via the DBS Lifestyle app and administer the redemption accordingly.
- The Sheng Siong Voucher is valid for one-time use on a single purchase and receipt.
- The Sheng Siong Voucher is not exchangeable for cash or any other items and any value not fully redeemed is not refundable.
- Any balance payment for the purchase made during redemption of the Sheng Siong Voucher must be made with a DBS/POSB Credit/Debit Card.
- Any Sheng Siong Voucher not redeemed by 15 December 2016 will be forfeited.

14. Redemption details for the S\$5 4FINGERS Crispy Chicken Voucher (“**4FINGERS Voucher**”) listed in Clause 12(i) is as follows:

- Qualified Cardmembers who are awarded with a Lifestyle Voucher and have selected the 4FINGERS Voucher option can redeem it to offset any purchase made at participating 4FINGERS Crispy Chicken outlets listed in the e-Coupon by 15 December 2016.
- To redeem the 4FINGERS Voucher, Qualified Cardmembers must visit a participating 4FINGERS Crispy Chicken outlet, access their saved e-Coupon via the DBS Lifestyle App and tap "Redeem when in store" button on the e-Coupon when they are ready to make payment for their purchase at the cashier.
- The cashier will verify the 4FINGERS Voucher via the DBS Lifestyle app and administer the redemption accordingly.
- The 4FINGERS Voucher is valid for one-time use on a single purchase and receipt.
- The 4FINGERS Voucher is not exchangeable for cash or any other items and any value not fully redeemed is not refundable.
- Any balance payment for the purchase made during redemption of the 4FINGERS Voucher must be made with a DBS/POSB Credit/Debit Card.
- Any 4FINGERS Voucher not redeemed by 15 December 2016 will be forfeited.

15. Redemption details for the S\$5 Crystal Jade Voucher (“**Crystal Jade Voucher**”) listed in Clause 12(i) is as follows:

- Qualified Cardmembers who are awarded with a Lifestyle Voucher and have selected the Crystal Jade Voucher option can redeem it to offset any purchase made at participating Crystal Jade Kitchen and Crystal Jade La Mian Xiao Long Bao / Jiang Nan outlets listed in the e-Coupon by 15 December 2016.
- To redeem the Crystal Jade Voucher, Qualified Cardmembers must visit a participating Crystal Jade Kitchen and Crystal Jade La Mian Xiao Long Bao / Jiang Nan outlet, access their saved e-Coupon via the DBS Lifestyle App and tap "Redeem when in store" button on the e-Coupon when they are ready to make payment for their purchase at the cashier.
- The cashier will verify the Crystal Jade Voucher via the DBS Lifestyle app and administer the redemption accordingly.
- The Crystal Jade Voucher is valid for one-time use on a single purchase and receipt.
- The Crystal Jade Voucher is not exchangeable for cash or any other items and any value not fully redeemed is not refundable.

- Any balance payment for the purchase made during redemption of the Crystal Jade Voucher must be made with a DBS/POSB Credit/Debit Card.
 - Any Crystal Jade Voucher not redeemed by 15 December 2016 will be forfeited.
16. Redemption details for the S\$5 Deliveroo Promo Code ("**Deliveroo Promo Code**") listed in Clause 12(i) is as follows:
- Qualified Cardmembers who are awarded with a Lifestyle Voucher and have selected the Deliveroo Promo Code option can redeem it to offset any purchase made on the Deliveroo App by 15 December 2016.
 - To redeem the Deliveroo Promo Code, Qualified Cardmembers must access their saved e-Coupon via the DBS Lifestyle App and tap "Redeem when in store" button on the e-Coupon to retrieve the unique Deliveroo Promo Code before making payment for their purchase on the Deliveroo App.
 - Qualified Cardmembers must enter the Deliveroo Promo Code in the "Add a Promo Code" field on the My Basket page within the Deliveroo App when placing an order.
 - The Deliveroo Promo Code is valid for one-time use on a single purchase and receipt.
 - The Deliveroo Promo Code is not exchangeable for cash or any other items and any value not fully redeemed is not refundable.
 - Any balance payment for the purchase made during redemption of the Deliveroo Promo Code must be made with a DBS/POSB Credit/Debit Card.
 - Any Deliveroo Promo Code not redeemed by 15 December 2016 will be forfeited.
17. Redemption details for the S\$5 PayLah! Cash Credit ("**PayLah! Cash Credit**") listed in Clause 12(ii) is as follows:
- For Qualified Cardmembers with a registered DBS PayLah! Wallet Account ("**Wallet Account**"), the PayLah! Cash Credit will be credited to their respective Wallet Account via the PayLah! mobile number ("**PayLah! Mobile Number**") listed in DBS' records by 31 December 2016, provided the Wallet Account is not closed, frozen or suspended at the point of crediting. Qualified Cardmembers will receive a push notification sent via DBS PayLah! Application to their mobile device (individually a "**PayLah! Push Notification**" and collectively "**PayLah! Push Notifications**") informing each Qualified Cardmember that the PayLah! Cash Credit was credited successfully. Note that Qualified Cardmember need to enable PayLah! Push Notification function on their mobile device settings in order to receive any PayLah! Push Notifications.
 - For Qualified Cardmembers without a registered Wallet Account, the PayLah! Cash Credit will be credited to them via their primary mobile number ("**Primary Mobile Number**") listed in DBS' records by 31 December 2016. An SMS from DBS ("**PayLah! SMS**") will be sent to the Primary Mobile Number

to inform the Qualified Cardmember of the successful crediting of the PayLah! Cash Credit. Qualified Cardmembers will have 14 calendar days to download the DBS PayLah! App from Apple App Store or Google Play Store and register for their own Wallet Account to receive the PayLah! Cash Credit. Failure to do so within 14 calendar days will result in a forfeiture of the PayLah! Cash Credit.

- The PayLah! Cash Credit is non-exchangeable, non-transferable and non-assignable.
18. Redemption details for the S\$1,000 Cash Credit (“**S\$1,000 Cash Credit**”) listed in Clause 12(iii) is as follows:
- The S\$1,000 Cash Credit will be credited to the Qualified Cardmember’s card account (“**Card Account**”) by 31 December 2016 provided the Card Account is not closed, frozen or suspended at the point of crediting.
 - In the event that the Card Account is closed, frozen or suspended, the S\$1,000 Cash Credit will be forfeited.
19. The Gift(s) are non-exchangeable, non-transferable and non-replaceable. DBS is entitled to replace the Gift(s) with item(s) of similar or other value without prior notice. Gift(s) cannot be converted to cash. DBS may replace, withdraw or add Gift(s) at any time without notice or liability.
20. Any refunds made on retail contactless transactions that qualify for the Qualifying Transaction listed in Clause 4b will result in a charge of the full retail value of the Gift(s) to the Cardmember without prior notice.
21. For non-Singapore dollar Qualifying Transaction charged to a Card via a Mobile Wallet, the transaction amount posted in the Qualified Cardmember’s registered Card Account (which is inclusive of the exchange rate conversion and commission, if any) will be considered as the amount of Qualifying Transaction for the Promotion.

General

22. DBS will have the final decision on all matters regarding the Promotion.
23. DBS may change these terms or suspend/terminate the Promotion without giving notice.
24. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
25. If DBS subsequently determines that a person is in fact not eligible to receive the Gift(s) or to participate in the Promotion, for any reason whatsoever, DBS may at its discretion charge the full retail value of the Gift(s) to the person without prior notice. Each participant of the Promotion authorises and consents to DBS charging the full retail value of the Gift(s) to any of his/her/their DBS/POSB Credit & Debit Card Account(s).

26. These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit www.dbs.com.sg/dbscardstnc for a copy of the DBS Cards General Promotions Terms & Conditions.

27. Cardmembers consent to DBS collection and use of Cardmembers' personal data and the use and disclosure of Cardmembers' personal data by/to third parties for the purpose of the Promotion. Cardmembers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.