

Terms and Conditions for DBS Live Fresh Card X Ultra Beach Bali

These terms and conditions govern the Draw. Participation in the Draw constitutes acceptance of these terms and conditions.

1. Eligibility

1.1 The DBS Live Fresh Card X Ultra Beach Bali Campaign ("**Campaign**") is conducted by DBS Bank Ltd ("**DBS**") and is open only to (except those persons listed under paragraph 1.3 below):

1.1.1 Existing customers with a principal DBS Live Fresh Card ("**Eligible Cardmembers**") and have successfully registered for the campaign between 1 June 2018 to 31 July 2018 ("**Qualifying Period**") on DBS webpage at go.dbs.com/LFxUltraBali.

For the avoidance of doubt, the benefit of all charges incurred by a Supplementary Cardmember in respect of the Campaign shall accrue to the eligible Principal Cardmember only.

1.2 All information provided during the registration must match existing DBS' records. Registration with incorrect information may result in Cardmember being omitted from qualifying for the Campaign.

1.3 The following persons are not eligible to participate and will be disqualified from participating in the Campaign:

1.3.1 Cardmembers whose card accounts have been suspended, cancelled or terminated by DBS at any time during the Qualifying Period.

2. Qualifying Period, Campaign Mechanics and Lucky Draw Date

2.1 The qualifying period for the campaign is from 1 June 2018 to 31 July 2018 ("**Qualifying Period**").

2.2 Campaign Mechanics

2.2.1 Lucky Draw ("**Draw**"):

2.2.1.1 1 Draw Chance will be allocated for every S\$50 Qualifying Spend made to DBS Live Fresh Card during the Qualifying Period, where 1 winner ("**Winner**") will win a ("**Prize**") (defined in clause 3.1).

2.3 Calculation of Qualifying Spend is based on the transaction date of retail spend charged to Card.

2.4 Qualifying Spend is based on transacted and posted retail sales and recurring bill payment, and excludes:

- 2.4.1 Bill payments via internet banking and all transactions via AXS, SAM, eNETS;
 - 2.4.2 Payments to educational institutions;
 - 2.4.3 Payment to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
 - 2.4.4 Payment to insurance companies (sales, underwriting, and premiums);
 - 2.4.5 Payments to financial institutions (including banks and brokerages);
 - 2.4.6 Payment to non-profit organisations;
 - 2.4.7 Betting (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks) through any channel;
 - 2.4.8 Crypto currencies;
 - 2.4.9 Any top-ups or payment of funds to payment service providers, prepaid cards and any prepaid accounts (including EZ-Link, NETS FlashPay and Transit Link);
 - 2.4.10 Instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by DBS, miscellaneous charges imposed by DBS (unless otherwise stated in writing by DBS).
- 2.5 Transaction must be charged to the Card within the Qualifying Period and must be posted into the Card Account at the point of report extraction to qualify for the Draw. DBS shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by any acquiring merchant, merchant establishments, postal or telecommunication authorities or any other party.
- 2.6 The Draw will be conducted on 10 August 2018 ("**Draw Date**").
- 2.7 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 at such other venue as may be determined by DBS.
- 2.8 The Winner will be announced on DBS' website within 7 calendar days from the Draw Date.
- 2.9 The Winner will be notified by email within 10 calendar days from the Draw Date, at the Winner's email address in DBS' records. Winners will be contacted by Quintessentially Pte Ltd ("**Quintessentially**") (travel partner appointed by DBS) for the redemption of the Prize.

3. The Prize

3.1 Lucky Draw Prize

3.1.1 The Winner will win a trip for 2 persons to Bali, Indonesia from 13 September 2018 to 17 September 2018 (5D4N).

3.1.2 Package inclusions

- i. A pair of return tickets with Singapore Airlines
- ii. Airport transfers
- iii. 4 nights' stay in the Pool Suite at Katamama (breakfast included)
- iv. A pair of tickets to Ultra Beach Bali on 14 and 15 September 2018

3.1.3 Package exclusions

- i. Visa(s)
- ii. Flight or room upgrades, trip extensions (subject to availability) and/or additional travelers
- iii. Personal expenses, including but not limited to room service, food laundry, tips and bar bills

3.2 Terms and Conditions of Prize

- i. The Prize is only valid for travel by Winner and 1 companion aged 18 and above. Winner and/or companion aged between 18 to 21 would require parental consent.
- ii. It is the responsibility of the Winner to provide DBS with his/her updated mailing addresses and contact number(s).
- iii. It is the responsibility of the Winner and companion to ensure that they have all relevant travel documents prior to trip departure, including but not limited to 5-year passport validity, relevant entry visas, work permits and health certificates ("**Travel Documents**"). All travel documents are the sole responsibility of the Winner including any costs if applicable.
- iv. In the unlikely event that a Prize should become unavailable, the bank reserves the right to substitute a prize which it may deem as being of equal value.
- v. No refunds/rebates would be given should you wish to drop out of any tours or services, stay at a different accommodation or book a different flight.

- vi. The Winner is to redeem his/her Prize within 14 calendar days (**“Redemption Period”**) from the date of receiving the bank’s letter informing them to redeem their Prize from Quintessentially.
- iv. Pursuant to 3.1.2 (ii), any costs incurred for flight or room upgrades, trip extensions and/or additional travelers will be borne solely by the Winner. Any difference in cost is to be paid via DBS Live Fresh Card.
- v. If the Winner is unable to redeem the Prize in person during the stipulated Redemption Period in 3.1.2 (viii), he/she may appoint someone to redeem the Prize on their behalf. In such an event, any information provided to Quintessentially with personal data of an appointed person for purposes of redemption can be collected, used and disclosed by/to DBS and/or third parties. The Winner and the appointed person(s) thereby agree to the terms of the DBS Privacy Policy in 3.2.
- vii. Once confirmed in writing, travel dates and names of those traveling are not changeable without incurring extra fees and may not be possible if a non-refundable or non-changeable ticket has been purchased.

3.1.2 **No Show Policy**

- i. No show on trip departure date will result in the Prize deemed as redeemed and forfeited. No refund, cash alternative or negotiation will be entertained by the bank or any third-party institution.

3.2.1 Subject to Clause 2.3, the Winner 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 another Winner (**“Reserve Winner”**) to replace any Winner drawn who is subsequently disqualified or unable to collect the Prize.

3.2.2 Prizes are strictly non-redeemable for credit, non-transferable, non-assignable and non-exchangeable and non-replaceable.

3.2.3 The Winner’s eligibility to participate in the Draw is subject to verification, and in the event that the Winner is verified by DBS to be ineligible to participate in the Draw, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to a Reserve Winner.

- 3.2.4 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.
- 3.2.5 If the Winner fails to claim his/her Prize within the stipulated redemption period in the Prize notification letter issued by DBS, his/her Prize will be forfeited.
- 3.3 The Winner consents to DBS disclosing and/or publishing his/her name, and pictures/photographs/videos in any manner which DBS may deem fit for publicity purposes, including via the modes described in Clause 2.4 above. The Winner shall cooperate with and participate in such publicity activity organised by DBS without any compensation whatsoever and in such manner as DBS deems fit. In addition, by participating in this Campaign, 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 Campaign, including any person or entity involved in organizing, promoting or conducting the Campaign for purposes of the Campaign. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Campaign, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy. The failure by any Winner to comply with this clause shall result in his/her disqualification as a Winner or Eligible Cardmember and to receive the Prize.
- 3.4 If DBS subsequently determines that a person is in fact not eligible for the Prize or to participate in the Campaign, for any reason whatsoever, DBS may at its discretion reclaim the Prize and award or dispose of it in such manner and to such person(s) as DBS deems fit in its sole discretion. Each participant hereby authorises and consents to DBS debiting the cash value of the Prize from his/her DBS/POSB Credit or Debit Card account.

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 By participating in this Campaign, participants agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
 - 4.2.1 the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the Campaign; and
 - 4.2.2 the participation in the Campaign or any prize-related activities.
- 4.3 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 letters issued by DBS pursuant to Clause 2.9 (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.
- 4.4 DBS' decision on all matters relating to the Campaign shall be final. No correspondence or claims will be entertained.
- 4.5 DBS may vary these Terms and Conditions or suspend or terminate the Campaign without any notice or liability to any party.