

## Terms and Conditions Governing DBS PayNow lucky draw promotion August-September 2017 (“Lucky Draw”)

All the DBS/POSB customers (each a “Customer”, collectively the “Customers”) who have registered for PayNow in July-August lucky draw promotion are automatically eligible for this Lucky Draw provided they do not deregister for PayNow from DBS/POSB

Participation in the Lucky Draw constitutes acceptance of these Terms and Conditions.

1. The Lucky Draw is valid from 09 August 2017 to 07 September 2017, both dates inclusive (“**Lucky Draw Period**”).
2. The Lucky Draw is open to Customers who have their Mobile Number and/or NRIC/FIN (“**Proxies**”) registered with DBS/POSB for PayNow service as at 07 September 2017 via iBanking/digibank app (“**Eligible Customer**”). Please note that your proxy/proxies should be registered for PayNow service as at 07 September 2017 for eligibility towards the Lucky Draw.
3. Customer can register with his/her Phone number and NRIC/FIN for PayNow. Each registration will qualify as one Lucky draw chance. Following table illustrates Lucky draw chances:

PayNow Registrations	Lucky draw chances
Customer registers with Mobile Number only	One Lucky Draw chance
Customer registers with NRIC/FIN only	One Lucky Draw chance
Customer registers with both Mobile Number and NRIC/FIN	Two Lucky Draw chances

4. A total of 30 winners will be drawn for the Lucky Draw from pool of Eligible Customer. Each winner will receive a latest Microsoft Surface Pro. Each Eligible Customer can only get one Lucky Draw gift.
5. The Lucky Draw will be conducted on 29 September 2017 (“**Draw Date**”) 3.30pm at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982.
6. Notifications with information on how to redeem the prizes will be sent to the winners within 20 working days of the Draw Date by the channels deemed suitable by DBS.
7. The following persons are not entitled to participate in the Lucky Draw:
  - (a) estates of deceased customers;
  - (b) DBS and POSB staff who worked on the lucky draw; and
  - (a) agencies and vendors who worked on the lucky draw.
8. Winners will be picked at random by DBS Bank (by manual or computerized means as DBS Bank may determine) in the presence of its’ auditors or a public witness. DBS Bank reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified.
9. DBS Bank reserves the right to disqualify any person from the Lucky Draw whom in the sole opinion of DBS Bank (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these terms and conditions. DBS Bank is not obliged to disclose the reasons for such disqualification to any person.
10. The decision of DBS Bank on all matters relating to the Lucky Draw and these terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Lucky Draw. Subject to and without prejudice to the generality of the foregoing, DBS Bank’s record of the entries, allocated chances and/or the Lucky Draw shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
11. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Lucky 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 the Customers' eligibility in the Lucky Draw.

12. DBS' decision on all matters relating to the Lucky Draw shall be final. No correspondence or claims will be entertained.
13. DBS may vary these Terms and Conditions or suspend or terminate the Lucky Draw without any notice or liability to any party.
14. The Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Customers' personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Lucky Draw, 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](http://www.dbs.com/privacy).