

DBS PayLah! x 4.4 Extra Bonus Day Promotion (“Promotion”)

Terms & Conditions

1. The Promotion

1.1. These Terms and Conditions govern the Promotion. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

2. General Terms

2.1. “**DBS PayLah! Application**” or “**Application**” refers to the DBS PayLah! Application for mobile devices that can be downloaded by the User from the Apple App Store, Google Play store and Huawei AppGallery..

2.2. As part of the DBS PayLah! Application, Users will have to register for a PayLah! Account (individually a “**Account**” and collectively, “**Accounts**”).

3. Promotion Mechanics

3.1. The Promotion will commence on 4 April 2022 and end on 4 April 2022, or when all 50,000 successful transactions have been made as explained in Clause 3.5, whichever is earlier (“**Promotion Period**”).

3.2. The Promotion is open to all Users who use the DBS PayLah! QR Code functionality and successfully scan the SGQR Code (“**Scan & Pay**”) at selected HDB coffee shops, NEA hawker centres and JTC Industrial canteens or the Online Checkout / Express Checkout functionality (“**Online Checkout**”) at WhyQ, for payment of goods and services in Singapore.

3.3. To qualify for the Promotion, a User will need to make a successful Scan & Pay or Online Checkout transaction with no minimum spend (individually a “**Qualifying Transaction**” and collectively, “**Qualifying Transactions**”) during the Promotion Period.

3.4. Each Qualified User will be entitled to receive an 58% Cashback (“**Cashback Offer**”) for their first Qualifying Transaction, capped at a maximum of S\$3.00 in total cashback.

3.5. The Cashback Offer is valid for the first 50,000 Successful Scan & Pay transactions made at selected HDB coffee shops, NEA hawker centres and JTC Industrial canteens in Singapore, or Online Checkout transactions made at WhyQ.

3.6. NETS QR must be selected as the payment mode for Scan & Pay transactions, in order for

the cashback to be credited into the User's PayLah! Account.

- 3.7. The Cashback Offer for Scan & Pay transactions is only available at the locations and stalls listed on the DBS website. Cashback will not be awarded at locations and stalls that are not listed.
- 3.8. Qualified Users who use PayLah! to make payment for their transactions will receive the Cashback in their PayLah! Account after they have completed the transaction.
- 3.9. In the event that Cashback has not been accorded upon completion of transaction, the Cashback will be credited into the PayLah! Account of Qualified Users within seven (7) working days.
- 3.10. The Cashback is strictly non-transferable and non-assignable.

4. General

- 4.1. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a participant to participate in the Promotion or receive any Discount. The decision of DBS on all matters relating to or in connection with this Promotion shall be final. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
- 4.2. By participating in this Promotion, 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:
 - a) the awarding, acceptance, receipt, possession, use or misuse of any Cash Credit or parts thereof awarded pursuant to the Promotion; and
 - b) the participation in the Promotion or any Cash Credit-related activities.
- 4.3. DBS may vary these Terms and Conditions without notice, or withdraw or terminate the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
- 4.4. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion, and 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.

- 4.5. DBS' Terms and Conditions governing Accounts, Terms and Conditions governing Electronic Services, Terms and Conditions governing Electronic Statements and terms and conditions governing all other account-related services apply.
- 4.6. These Terms and Conditions shall be read in conjunction with the Terms and Conditions governing Accounts and Terms and Conditions governing Electronic Services, all of which shall apply to the participants.