

Terms and Condition Governing Skip the Cheque and Use PayNow! Exclusive Promotion (“Promotion”)

Participation in this exclusive promotion (“Promotion”) constitutes acceptance of these Terms and Conditions.

- Promotion period is valid from **1 May to 30 June 2018**, both dates inclusive (“Promotion Period”).
- The Promotion is open to selected Customers of DBS and POSB (collectively, “DBS”) who receive a SMS or electronic Direct Mailer sent directly from DBS regarding the Exclusive Promotion (each a “Customer” and collectively, the “Customers”). Customers who do not receive the SMS or electronic Direct Mailer sent directly by DBS are not eligible for the Exclusive Promotion.
- Qualifying month refers to each calendar month during Promotion Period, i.e. May or June.
- The first 1,000 qualified customers per calendar month during Promotion Period, who fulfill all the conditions in Clause (A) to (C) below will be entitled to receive S\$10 Cash Gift (“Cash Gift”) per qualifying month.

Conditions to fulfill:	
(A)	Customer is a registered PayNow user with DBS, and
(B)	Customer do not have any cheque that were issued and presented during qualifying month
(C)	Make at least 1 PayNow transaction each month to another individual, during qualifying month

- In the event of cheque(s) that could not be cleared from customer’s account during qualifying month, it will constitute towards cheque has been issued by the customer.
- Each Qualified Customer is entitled to only 1 cash gift per calendar month and hence, a maximum of 2 cash gift across the Promotion Period.

Total cash gift		
May	Get S\$10 cash gift	Issue 0 cheques + Make min. 1 PayNow transaction another individual
June	Get S\$10 cash gift	Issue 0 cheques + Make min. 1 PayNow transaction another individual

- The Cash Gift will be credited to any of the customer’s DBS/POSB Current or Savings Account (“CASA”) account within 60 days of fulfilling the conditions in Clause (A) to (C).
- The Cash Gift will be credited to any one of the Customer’s CASA that is not suspended, and in DBS’ opinion, is in good standing. The CASA account for crediting of the Cash Gift will be selected based on below criteria, listed in sequence of priority:
 - CASA with the most recent account opening date
 - Personal CASA
 - Joint CASA
 - Trust CASA

Example #1: Customer has the following DBS/POSB CASA:		
Account Type	Account Opening Date	CASA selected for crediting of Cash Gift
Personal	1 Jan 2009	-
Personal	1 Jan 2013	✓
Joint	1 Jan 2016	-
Trust	1 Jan 2017	-

9. Qualified customers will receive an SMS notification to their mobile number as per bank's record, after the Cash Gift has been credited into their accounts. If customer do not have a valid mobile number registered with the bank at the point of time, they would not receive the SMS notification.
10. This Exclusive Promotion is not to be used in conjunction with any other ongoing promotion offers.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
12. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, 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 Promotion.
13. If DBS subsequently determines that a person is in fact not eligible to receive the Cash Gift, or to participate in the Exclusive Promotion, for any reason whatsoever, DBS may at its discretion recover the Cash Gift by debiting from the same DBS/POSB CASA which was initially credited, without prior notice. If the CASA has insufficient funds at the point when debiting is to be made, DBS may debit the full amount of the Cash Gift from another personal/joint DBS/POSB CASA belonging to the Customer, without prior notice. Each Customer of the Exclusive Promotion authorises and consents to DBS crediting/debiting the full value of the Cash Gift, to/from any of his/her/their DBS/POSB CASA.
14. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Exclusive Promotion. No correspondence or claims will be entertained.
15. 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 Promotion, 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.