

## Terms and Conditions for the “NAVGames” contest (“Terms and Conditions”)

1. The “NAVGames” contest (“Contest”) by DBS is valid from **1 March to 31 March 2023** (“Contest Period”). Both dates are inclusive.
2. To participate in the Contest, Users must have active DBS or POSB digibank account. The Contest is open to all DBS staff as well.
3. Contest Mechanics and Prizes

This contest consists of SGD S\$25,000 worth of cashback, which will be accorded based on the details below.

<b>First Timer</b>	First time Users that collected 4 badges. \$3 cashback to Users DBS/POSB account. Limit to the first 6,000 Users.
<b>Existing Gamers</b>	Existing Users that collected 5 badges or more. \$2 cashback to Users DBS/POSB account. Limit to the first 3,500 Users.

4. Users will receive their cashback no later than two (2) months after the contest end date. The cashback will be credited to their DBS/POSB account.
5. “**First Timer**” are classified as Users who entered DBS NAVGames room for the first time after 1 March 2023.
6. “**Existing Gamers**” are classified as Users who entered DBS NAVGames room before 1 March 2023.
7. The prizes are non-exchangeable.
8. DBS retains the right to swap out the prizes to one with an equivalent price quantum at any given time.
9. DBS’ decision on all matters relating to the contest shall be final. No correspondence or claims will be entertained.
10. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
11. By participating in this Campaign, you agree to be bound by the DBS Privacy Policy.