

Terms and Conditions Governing the DBS Cashless Lucky Draw Campaign

These terms and conditions govern the DBS Cashless Lucky Draw Campaign (“**Campaign**”). Participation in the Campaign constitutes acceptance of these terms and conditions.

1. Eligibility

1.1. Qualifying period (“**Qualifying Period**”) refers to the period from 03 January to 31 March 2023, both dates inclusive.

1.2. To be eligible for the Campaign, the customer must (“**Eligible Customer**”):

- Be an individual of at least 18 years of age; and
- Have a DBS/POSB Deposit, Current and/or Savings Account(s). (For the avoidance of doubt, DBS Corporate account holders will not be eligible to participate in this Campaign); or
- Be a user of DBS PayLah! application and have successfully registered for a wallet account in the application before or during the qualifying period.

2. Campaign Mechanics and Lucky Draw Date

2.1. Campaign Mechanics for Lucky Draw (“**Draw**”)

Each Eligible Customer will be allocated with Draw Chances if he/she successfully completes qualifying transactions (“**Qualifying Transactions**”) during the Qualifying Period.

Qualifying Period	Period	Qualifying Transaction	Draw Chances Earned for DBS Multiplier Customers	Draw Chances Earned for all other DBS/ POSB Customers
Qualifying Period 1	3 Jan – 31 Jan 2023	Eligible Customer loads and gives a DBS QR Gift Card/ eGift of min. S\$6 to another unique customer who redeems or receives it during the qualifying period	Earn 2 chances for every QR Gift Card or eGift sent to a unique customer	Earn 1 chance for every QR Gift Card or eGift sent to a unique customer
		Eligible Customer successfully transfers a min. of S\$200 or its equivalent using DBS Remit service during the qualifying period	Earn 2 chances for every DBS Remit transaction made	Earn 1 chance for every DBS Remit transaction made
		Eligible Customer makes no cash withdrawals during the qualifying period	Earn extra 100 chances	Earn extra 50 chances
Qualifying Period 2	1 Feb – 28 Feb 2023	Eligible Customer loads and gives a DBS QR Gift Card/ eGift of min. S\$6 to another unique customer who redeems or receives it during the qualifying period	Earn 2 chances for every QR Gift Card or eGift sent to a unique customer	Earn 1 chance for every QR Gift Card or eGift sent to a unique customer
		Eligible Customer successfully transfers a min. of S\$200 or its	Earn 2 chances for every DBS Remit transaction made	Earn 1 chance for every DBS Remit transaction made

		equivalent using DBS Remit service during the qualifying period		
		Eligible Customer makes no cash withdrawals during the qualifying period	Earn extra 100 chances	Earn extra 50 chances
Qualifying Period 3	1 Mar – 31 Mar 2023	Eligible Customer loads and gives a DBS QR Gift Card/ eGift of min. S\$6 to another unique customer who redeems or receives it during the qualifying period	Earn 2 chances for every QR Gift Card or eGift sent to a unique customer	Earn 1 chance for every QR Gift Card or eGift sent to a unique customer
		Eligible Customer successfully transfers a min. of S\$200 or its equivalent using DBS Remit service during the qualifying period	Earn 2 chances for every DBS Remit transaction made	Earn 1 chance for every DBS Remit transaction made
		Eligible Customer makes no cash withdrawals during the qualifying period	Earn extra 100 chances	Earn extra 50 chances

Please refer to tables below for illustration on how the lucky draw chances are earned:

CM A performs the following actions in Qualifying Period 1 (03 – 31 Jan 2023)	Lucky Draw Chances Earned (if CM has a DBS Multiplier Account)	Lucky Draw Chances Earned (if CM does not have a DBS Multiplier Account)
Sends an eGift of S\$10 to unique CM	2	1
Makes no cash withdrawals via ATMs or over the counter at branches	100	50
Total	102	51

CM A performs the following actions in Qualifying Period 2 (01 – 28 Feb 2023)	Lucky Draw Chances Earned (if CM has DBS Multiplier Account)	Lucky Draw Chances Earned (if CM does not have a DBS Multiplier Account)
Sends a QR Gift Card of S\$8 to unique CM	2	1
Uses DBS Remit to send S\$400	2	1
Makes no cash withdrawals via ATMs or over the counter at branches	100	50
Total	104	52

CM A performs the following actions in Qualifying Period 3 (01 – 31 Mar 2023)	Lucky Draw Chances Earned (if CM has DBS Multiplier Account)	Lucky Draw Chances Earned (if CM does not have a DBS Multiplier Account)
Sends an eGift of S\$2 to unique CM	0	0
Makes no cash withdrawals via ATMs or over the counter at branches	0	0
Total	0	0
Grand Total for all 3 Qualifying Periods	206	103

- 2.2. An eligible **QR Gift Card transaction** refers to when an Eligible Customer loads and gives a QR Gift Card of min. S\$6 to another unique customer who must then redeem the gift during the qualifying period.
- 2.3. An eligible **eGift transaction** refers to when an Eligible Customer sends an eGift of min. S\$6 via DBS PayLah! application to another unique customer during the qualifying period.
- 2.4. An eligible **DBS Remit transaction** refers to when an Eligible Customer makes a min. of S\$200 or its equivalent in a single transaction using DBS Remit Service ("**DBS Remit**") via digibank online or digibank mobile during the qualifying period.
- 2.5. **Cash withdrawal** refers to local withdrawal from any of the Eligible Customers' DBS/POSB Current or Savings Account ('CASA Account') as well as Cashline accounts via DBS/POSB Self-Service Banking channels (eg. ATMs) and over-the-counter at DBS/POSB Branches. Withdrawals via these channels with or without DBS/POSB Cards are also considered cash withdrawals. For avoidance of doubt, a cash withdrawal from a joint account at DBS/POSB Branches (with or without DBS/POSB Cards) will be considered as cash withdrawals for all joint account holders. Withdrawals from POSB Cash-Points are excluded.
- 2.6. A qualifying **DBS Multiplier** account must be in good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion.
- 2.7. **Lucky Draw Date**
- 2.7.1. The Draw will be conducted on 28 April 2023 ("**Draw Date**").
- 2.7.2. Unless DBS notifies otherwise, the Draw will be conducted in the presence of external auditors on the above Draw Date at 3pm (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.
- 2.7.3. The winner of the Draw ("**Winner**") will be announced on DBS' website within 7 calendar days from the Draw Date.
- 2.7.4. The winner will be contacted via ordinary post ("**Notification Letter**") on the redemption of the Gift/Prize within 7 calendar days from the Draw Date at their mailing addresses in DBS' records. It is the responsibility of winners to provide DBS with their updated mailing addresses.

3. Lucky Draw Prize

- 3.1. The Winner will win one (1) Tesla Model 3 car ("**Prize**").
- 3.2. The Prize includes the prevailing Goods and Service Tax ("**GST**"), and excludes Road Tax, Certificate of Entitlement ("**COE**"), motor insurance, registration, number plates, in-vehicle-unit ("**IU**"), registration fees and any add-on options which shall be borne by the Winner.
- 3.3. The Grand Prize is limited to Standard Plus Rear-Wheel Drive with specifications as below:
- Colour: Red Multi Coat
 - Wheels: 18" Aero Wheels
 - Interior: All Black

The specifications of the Prize are fixed. Any change or upgrade of the Prize is not allowed.

3.4. The Prize will only be transferred to the name of the Prize Winner as confirmed by DBS. DBS and Tesla Singapore are not obliged to transfer the Prize in the name of any other person.

3.5. The Winner shall be responsible to pay the necessary duties, fees, taxes, levies, and other charges as imposed by any relevant authorities in Singapore and/or the Tesla Singapore.

3.6. Terms and Conditions of the Prize

3.6.1. In the unlikely event that a Prize should become unavailable, DBS reserves the right to substitute a Prize which it may deem as being of equal value.

3.6.2. The Winner consents to DBS disclosing and/or publishing their names, particulars, and pictures/photographs in any manner which DBS may deem fit for publicity purposes. The Winner shall cooperate with and participate in such publicity activities organized by DBS without any compensation whatsoever and in such manner as DBS deems fit. In addition, by participating in this Draw, 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 Draw, including any person or entity involved in organizing, promoting or conducting the Draw for purposes of the Draw. The participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the participants' personal data by/to DBS and such other third party for the purpose of the Draw and the participants 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 DBS website at www.dbs.com.sg. The failure by any Winner to comply with this clause shall result in his/her disqualification as a winner to receive the Prize.

3.6.3. The Winner has to redeem the Prize within the stipulated period stated in the Notification Letter sent by DBS ("**Redemption Period**"). Prize that remains unclaimed after the stipulated redemption period stated in the Notification Letter sent by DBS will be forfeited.

3.6.4. The Winner who is unable to redeem their Prize in person during the Redemption Period defined in Clause 3.6.2 may appoint someone to redeem the Prize on their behalf. In such an event, any information provided to DBS 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 persons thereby agree to the terms of the DBS Privacy Policy in Clause 3.6.8.

3.6.5. Subject to Clause 2.1, 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 ("**Reserve Winners**") to replace any Winner drawn who is subsequently disqualified or unable to collect the Prize.

3.6.6. The Prize is strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.

3.6.7. The Winner's eligibility to participate in the Campaign is subject to verification, and in the event that they are determined by DBS to be ineligible to participate in the Campaign, DBS

shall have the right to disqualify that Winner without notice and award his/her Prize to the next Reserve Winner.

3.6.8. 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.

3.6.9. The Winner consents to DBS collecting and using his/her personal data for the purpose of the Campaign and in connection with DBS Privacy Policy, www.dbs.com/privacy. Winner who fails to comply with this clause shall result in their disqualification as a Winner and to receive the Prize.

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. 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 Letter issued by DBS pursuant to Clause 2.4.4. (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.

4.3. DBS may vary these Terms and Conditions or suspend or terminate the Campaign without any notice or liability to any party.