

DBS PayLah! QR Gift and eGift for Deepavali Contest 2021
Terms & Conditions





1. The Contest

1.1. The DBS PayLah! QR Gift and eGift Contest (“**Contest**”) 2021 is conducted by DBS Bank Ltd (“**DBS**”) of 12 Marina Boulevard, Tower 3, Singapore 018982, and is valid from 4 Nov to 10 Nov 2021 (“**Contest Period**”).

2. Eligibility

2.1. In these Terms and Conditions, “**DBS PayLah!**” refers to a mobile service offered by DBS which is a stored value facility that may be used by a user of the mobile service (individually a “**User**” and collectively, “**Users**”) to transfer funds via the DBS PayLah! application for mobile devices that can be downloaded by Users from the Apple App Store and Google Play Store (“**Application**”).

The Contest is open to Users (individually an “**Eligible User**” and collectively, “**Eligible Users**”) who:

- a) have successfully downloaded the Application before or during the Contest Period;
- b) have successfully registered for a wallet account in the Application (“**Wallet Account**”) before or during the Contest Period; and
- c) have not closed their Wallet Account during the Contest Period;

2.3 Qualifying Period (“**Qualifying Period**”) refers to the period between 21 Oct 2021 to 10 Nov 2021.

2.4 In order to take part in the Contest, Eligible Users must successfully complete qualifying transactions (“**Qualifying Transactions**”) during the Qualifying Period to cumulate transaction counts (individually a “**Count**” and collectively, “**Counts**”):



Qualifying Transaction	Number of Counts Per Qualifying Transaction
Eligible User loads and gives a QR Gift/ eGift of at least S\$2 to an unique Eligible User who redeems or receives it during Qualifying Period	1 Count
Eligible User redeems or receives a QR Gift / eGift of at least S\$2 from an unique Eligible User during Qualifying Period	1 Count

2.5 The top five (5) Eligible Users with the highest number of Counts cumulated at the end of each day between 4 Nov 2021 and 10 Nov 2021 will win a daily prize of S\$88 (“**Daily Prize**”). An Eligible User’s number of Counts will continue to run cumulatively from 21 Oct 2021 to 10 Nov 2021. Any Counts occurring between 21 Oct 2021 and 3 Nov 2021 will be counted towards the number of Counts to be considered for the subsequent daily prizes.

2.6 Each user is only eligible for one Daily Prize. Therefore, if a user is already a Winner of a Daily Prize (i.e. the Daily Prize for another day) then this user will not be eligible to win the Daily Prize for the given day, even if he is amongst the top five Eligible Users with the highest number of Counts cumulated on that day. To ensure that there will be 5 daily winners on each day between 4 Nov 2021 and 10 Nov 2021, the next Eligible User with the highest number of Counts cumulated at the end of that day will then be included as a Winner.

2.7 For the Daily Prizes, if any Eligible Users are tied on the same number of Counts, the Winner(s) will be determined by the first to achieve that number of Counts based on the transaction timestamp as captured in DBS’s system.

2.8 To qualify, the QR Gift/ eGift must be loaded with a value between S\$2 and S\$999 and must be received or redeemed during the Qualifying Period.

2.9 Eligible Users may perform as many Qualifying Transactions as they wish in order to cumulate Counts. However, Eligible Users are subject to the daily transaction limit of up to S\$2,000.

3. Conduct of the Contest



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- 3.1 During the Contest Period, five Eligible Users will win S\$88 each day (i.e. 150 daily winners over the Contest Period).
- 3.2 Prizes will be credited to either the winner's Wallet Account or bank account which is linked to their Wallet Account ("**Bank Account**") by 31 Dec 2021, or any other date which DBS may at its sole discretion determine, provided that the Wallet Account is not closed or blocked when the cash is being credited.
- 3.3 Results will be announced and published [here](#) on 31 Dec 2021. The Winners' Wallet Account nickname (which may be partially masked) and/or last 4 digits of their phone number will be published. Thereafter, Winners will also be notified by PayLah! Push Notification after the prize has been successfully credited to their Wallet Account or Bank account.

4. General

- 4.1 Participation in the Contest constitutes acceptance of these terms and conditions.
- 4.2 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 the organizers, promoters or conductors of the Contest and such other third party for the purpose of administering the Contest 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 www.dbs.com/privacy.
- 4.3 The decision of DBS on all matters relating to or in connection with the Contest shall be final and binding on the participants. No correspondence or claims will be entertained.
- 4.4 DBS shall not be liable in any way to any participant or any other person for any injury, loss, damage or expense arising out of or in connection with the Contest and the Prizes.
- 4.5 DBS may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these terms and conditions or suspend or terminate the Contest without any notice or liability to any person.
- 4.6 In the event of any inconsistency between these terms and conditions and any brochures, FAQs, marketing or promotional materials relating to the Contest, these terms and conditions shall prevail.



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4.7 DBS' [Terms and Conditions Governing Accounts](#) and [Terms and Conditions Governing Electronic Services](#) apply.