

## Terms and Conditions Governing POSB Go Cash Free – Grocery Shopping Spree Lucky Draw 2017 (“Draw”)

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

1. The Draw is valid from 1 January to 30 June 2017 (“**Promotion Period**”).
2. DBS/POSB Customers (“**Customer**”) who fulfill Conditions (A) to (C) below will qualify and be entitled to one chance to enter the monthly Draw.

| Conditions to fulfill: |  |
|------------------------|--|
| (A)                    | Customer is an account holder of a DBS/POSB Current/Savings account (“ <b>CASA</b> ”) that is not suspended, and in DBS’ opinion, is in good standing, <b>and</b>  |
| (B)                    | Customer is aged 16 years and above before the 1 <sup>st</sup> of each Draw month, <b>and</b>  |
| (C)                    | Customer keeps to two times or less cash withdrawals in a calendar month across all his DBS/POSB ATM/Debit/Credit Cards (“ <b>Cards</b> ”) at local DBS/POSB ATMs and DBS/POSB Branches during the Promotion Period. |

3. Cash withdrawals refer to local withdrawals from his DBS/POSB CASA 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.
4. POSB Cash-Point transactions and overseas cash withdrawals **do not count** towards the ‘two times or less’ monthly cash withdrawal limit. Cash withdrawals for Chinese New Year notes from POSB Pop-up ATMs at designated Community Clubs from 11 – 31 January 2017 **do not count** towards the ‘two times or less’ monthly cash withdrawal limit. For the full list of POSB Pop-up ATMs, visit [www.posb.com.sg/cnynotes](http://www.posb.com.sg/cnynotes).

| Example – Customer A has 3 DBS/POSB Cards:  |            |           |            |
|---|------------|-----------|------------|
| <ul style="list-style-type: none"> <li>• 1 DBS ATM Card for DBS Multiplier Account</li> <li>• 1 PAssion POSB Debit Card</li> <li>• 1 POSB Everyday Card linked to a DBS/POSB Savings Account</li> </ul> |            |           |            |
| No. of cash withdrawal transactions across all DBS/POSB Cards   | Jan 2017   | Feb 2017  | Mar 2017   |
| via DBS/POSB ATMs   | 1          | 1         | 2          |
| via DBS/POSB Branches   | 0          | 2         | 0          |
| via POSB Cash-Point   | 4          | 1         | 3          |
| via overseas DBS ATMs/Branches  | 2          | 0         | 0          |
| <b>Total no. of cash withdrawal transactions that count towards the ‘two times or less’ monthly cash withdrawal limit</b>   | <b>1</b>   | <b>3</b>  | <b>2</b>   |
| <b>Is Customer A eligible for ‘Go Cash Free, Win A Spree’?</b>  | <b>Yes</b> | <b>No</b> | <b>Yes</b> |

- The Draw will be conducted monthly from February 2017 to July 2017 (“**Draw Date**”) at 3.30pm at 12 Marina Boulevard, DBS Asia Central @ Marina Bay Financial Centre Tower 3, DBS Branch at Level 3, Singapore 018982, with a total of 1,400 winners to be picked from the pool of eligible Customers during the Promotion Period. Draw dates may change without prior notice.

| <b>Draw Dates:</b>             | <b>Number of winners</b> | <b>Winners drawn from qualified customers in month of:</b> |
|--------------------------------|--------------------------|--|
| 14 <sup>th</sup> February 2017 | 240                      | January 2017   |
| 14 <sup>th</sup> March 2017    | 240                      | February 2017  |
| 12 <sup>th</sup> April 2017    | 240                      | March 2017   |
| 12 <sup>th</sup> May 2017      | 240                      | April 2017   |
| 14 <sup>th</sup> June 2017     | 240                      | May 2017   |
| 12 <sup>th</sup> July 2017     | 200                      | June 2017  |

- Each winner of the Draw will get to participate in one grocery shopping spree (“**Spree**”) worth up to a maximum of S\$500 in a trolley at a supermarket selected by DBS at a time and date as determined by the Bank.
- Notification letters with information on how to redeem the Spree will be mailed to winners within 5 working days of the Draw Date. Winners will also be contacted by SMS where appropriate. Winners will be published on [www.posb.com.sg/gocashfee](http://www.posb.com.sg/gocashfee). Winners of each month will be published in a print publication of the Bank’s choice within 30 days from each Draw date.
- Winners must respond to DBS by the deadline and via the method stated within the notification letter to participate in the Spree. Failure to respond will be deemed as forfeiting the Spree. Please refer to notification letter for other conditions of the Spree.
- Winners will be picked at random by DBS (by manual or computerized means as DBS may determine) in the presence of its’ auditors or a public witness. DBS reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified. Winners who have been picked for the Spree are not eligible for subsequent draws.
- DBS reserves the right to disqualify any person from the Draw whom in the sole opinion of DBS (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these Terms and Conditions or has closed their CASA with the bank (voluntary or involuntary) or whose CASA are not conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at point of choosing the winners. DBS is not obliged to disclose the reasons for such disqualification to any person.
- The decision of DBS on all matters relating to the Draw and These terms and Conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Draw. Subject to and without prejudice to the generality of the foregoing, DBS’ record of the entries, allocated

chances and/or the Draw shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.

12. DBS may vary these Terms and Conditions or suspend or terminate the Draw without any notice or liability to any party.
13. 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](http://www.dbs.com/privacy).