



Neighbours first, bankers second

## Terms and Conditions Governing the PAssion POSB Debit Card Priceless Family Experiences 2019 Lucky Draw ("Draw")

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

1. The promotion period is from 1 January 2019 to 30 September 2019, both dates inclusive. ("**Promotion Period**").

### 2. Eligibility

- 2.1 The PAssion POSB Debit Card ("**Card**") Priceless Family Experiences 2019 Lucky Draw ("**Draw**") is conducted by DBS Bank Ltd ("**DBS**") and (except those persons listed under paragraph 2.2 below) is open only to eligible PAssion POSB Debit Cardmembers ("**Eligible Cardmembers**") whose card accounts are valid, subsisting and in good standing as may be determined by DBS at its sole and absolute discretion.
- 2.2 Cardmembers whose card and its primary linked current/savings accounts have been suspended, cancelled or terminated by DBS or have incomplete address and/or contact details at any time during the Qualifying Period (as defined below) are not eligible to participate and will be disqualified from participating in the Draw.

### 3. Lucky Draw Qualifying Criteria

#### 3.1 To qualify for the Monthly Draw, Eligible Cardmembers will need to

- (a) be an Eligible PAssion POSB Debit Cardmember and;
- (b) charge a minimum of nett S\$400 ("**Qualifying Spend**") to their Card in the calendar month during the Qualifying Period. The Qualifying Spend must be reflected in account.

#### 3.2 Chances to participate in the Monthly Draw during Qualifying Period will be allocated to each Eligible Customer in the following manner if he/she successfully meets clause 3.1:

- **One chance** for every S\$50 spent locally
- **Two chances** for every S\$50 spent in foreign currency overseas or online
- **Ten chances** for new Card approved via DBS digital channels (Digibank / Digibank Mobile / PWEB / ATM Campaigns)

To be eligible for the **Ten Chances**, customer must not have cancelled their PAssion POSB Debit Card within the last 12 months prior to the commencement date of this Promotion.

3.3 **Minimum Qualifying Spend of \$400 a month** is calculated based on all local and foreign nett Mastercard retail transactions charged to the Eligible Card in a calendar month and posted to the Eligible Card at the point of computation. It excludes NETS purchases, EZ-Link/NETS FlashPay transactions, interest charges, finance charges, AXS and SAM transactions, bill payments, cash withdrawals, balance transfer, smart cash, fund transfer transactions, any top-ups or payments of funds to any payment service providers, prepaid cards and any prepaid accounts, fees charged by DBS and disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions.

3.4 DBS shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by any acquiring merchant, merchant establishments, postal or telecommunication authorities or any other party.

#### 4. Draw and Draw Date

4.1 The Draw will be conducted monthly from February to October 2019 by of 12<sup>th</sup> day of each month (“**Draw Date**”). Here are the monthly draw dates:

<b>Winners drawn from qualified customers in month of:</b>	<b>Number of winners</b>	<b>Draw dates</b>
January 2019	1	11 February 2019
February 2019	1	7 March 2019
March 2019	1	8 April 2019
April 2019	1	8 May 2019
May 2019	1	7 June 2019
June 2019	1	8 July 2019
July 2019	1	6 August 2019
August 2019	1	5 September 2019
September 2019	1	7 October 2019

4.2 Unless DBS notifies otherwise, the Draw will be conducted in the presence of external auditors on the above Draw Dates (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.

4.3 The winners of the Draw (“**Winners**”) will be published on [www.posb.com.sg/passionexperiences](http://www.posb.com.sg/passionexperiences) website, within 14 calendar days from the Draw Date. The Winners will also be notified by Ordinary Post within 5 working days from the Draw Date, at the Winners’ mailing address in DBS records.

#### 5. Prizes and Winners

5.1 There will be 9 unique winners, and each winner will win a 3D2N Priceless Singapore Family Experience (“**Prize**”) for 2 adults and 2 kids. Each prize/package is strictly inclusive of two (2) adults (aged 18 or above) and two (2) children (aged 12 or below).

The total estimated value of each Prize is US\$12,750 and consists of:

- Two-night Two Storey Exclusive Luxury Accommodation, breakfast & Wi-Fi
- 2 Way Car Service between Winner's home in Singapore and Luxury Accommodation
- Welcome gourmet dinner
- Universal Studio VIP Experience with private guided tour
- Dinner at Singapore's first aquarium dining experience
- S\$500 pre-paid Mastercard

5.2 Subject to Clause 2, 3 and 4, Winners will be randomly drawn by means of computerized draw under the supervision of an external auditor on the Draw Date. DBS shall have the right to draw a "reserve winner" to replace any Winner drawn who is subsequently disqualified.

5.3 Each Winner is entitled to receive only one (1) Prize during the Draw campaign, which is to be redeemed and utilized within 2 months from Draw date. Last winner in month of September has to redeem and utilize the prize by 30 November 2019.

5.4 Winners will have to contact Octagon directly to claim their Prize. Prize Redemption period is not valid during blackout dates such as (and not limited to) school holidays, public holidays and eve of public holidays.

5.5 Winners are to provide three (3) sets of preferred dates within the stipulated period for the Prize Redemption, and Mastercard will endeavour to accommodate. The Prize components and program dates are subject to change at the discretion of DBS and Mastercard without prior notice.

Prize redemption schedule:

<b>Month</b>	<b>Winner to contact Octagon by</b>	<b>Package redemption period not valid during blackout dates such as (and not limited to) school holidays, public holidays and eve of public holidays</b>
Jan 2019	28 Feb 2019	15 Mar 2019 to 30 Apr 2019
Feb 2019	31 Mar 2019	15 Apr 2019 to 31 May 2019
Mar 2019	30 Apr 2019	15 May 2019 to 30 Jun 2019
Apr 2019	31 May 2019	15 Jun 2019 to 31 July 2019
May 2019	30 Jun 2019	15 Jul 2019 to 31 Aug 2019
Jun 2019	31 Jul 2019	15 Aug 2019 to 30 Sep 2019
Jul 2019	31 Aug 2019	15 Sep 2019 to 31 Oct 2019
Aug 2019	30 Sep 2019	15 Oct 2019 to 30 Nov 2019
Sep 2019	30 Oct 2019	15 Nov 2019 to 30 Nov 2019

5.6 Prizes are strictly non-redeemable for credit/cash, non-transferable, non-assignable and non-exchangeable, non-negotiable and non-replaceable if lost or stolen. In the event the child is unable to travel, the prize cannot be replaced with an adult.

- 5.7 Every Winner's eligibility to participate in the Draw is subject to verification, and in the event that a Winner is verified by DBS to be ineligible to participate in the Draw, DBS shall have the right to disqualify that Winner without notice and award his/her Prize to a reserve winner.
- 5.8 A 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.
- 5.9 If a winner fails to claim his/her Prize within the stipulated redemption period in the Prize notification letter issued by DBS, his/her Prize will be forfeited. Itinerary and program elements are at the discretion of Mastercard and are subject to change/availability.
- 5.10 The Winners consent to DBS disclosing and/or publishing their names, particulars and pictures/photographs in any manner which DBS may deem fit for publicity purposes, including via the modes described in Clause 4.3 above. The Winners shall cooperate with and participate in such publicity activity 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](http://www.dbs.com.sg). The failure by any Winner to comply with this clause shall result in his/her disqualification as a winner and to receive the Prize.
- 5.11 If DBS subsequently determines that a person is in fact not eligible for the Prize or to participate in the Draw, for any reason whatsoever, DBS may at its discretion reclaim the Prize and award or dispose of it in such manner and to such person(s) as DBS deems fit in its sole discretion. Each participant hereby authorises and consents to DBS debiting the cash value of the Prize from his/her card and linked current/savings account.

## **6. General Terms and Conditions**

- 6.1 DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the Prizes, 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.
- 6.2 By participating in this Draw, participants agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising

from or in connection with, either directly or indirectly: a) the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the Draw; and b) the participation in the Draw or any prize-related activities.

- 6.3 Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Draw or receive a Prize. DBS' decision on all matters relating to the Draw (including but not limited to the number of Draw Chances to be awarded to any customer, and the selection of the Winners) shall be final and binding on all participants. Except for the notification letters issued by DBS pursuant to Clause 4.3 (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 Draw.
- 6.4 DBS may vary these terms and conditions or withdraw or terminate the Draw at any time without any notice or liability to any party. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Draw, these terms and conditions shall prevail.
- 6.5 These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms and Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Draw. The DBS Cards General Promotions Terms and Conditions is available at [www.dbs.com.sg](http://www.dbs.com.sg).
- 6.6 These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and participants irrevocably submit to the exclusive jurisdiction of the Singapore courts.
- 6.7 A person who is not a party to these terms may not enforce any of them under the Contracts (Rights of Third Parties) Act (Chapter 53B) and notwithstanding any terms herein, the consent of any third party is not required for any variation of the terms of the Draw (including any release or compromise of any liability) or termination of the Draw.
- 6.8 DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
- 6.9 Purchases are directly deducted from your bank account. There are potential risks of unauthorised signature-based, Contactless or card-not-present transactions. Subject to the DBS Debit Card Agreement, the maximum liability for unauthorised transactions not due to your negligence is S\$100. Please allow up to 14 days to process refunds. DBS Debit Card Agreement applies. For a copy of the DBS Debit Card Agreement, please visit [www.dbs.com.sg/tc](http://www.dbs.com.sg/tc).

For important notes and fees for Debit Card, click [here](#).