

## Terms and Conditions Governing the POSB Everyday Card x SPC “Charge and travel for free” Lucky Draw

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

1. The promotion period is from 1 September 2022 to 30 November 2022, both dates inclusive. (“Promotion Period”).

### Eligibility

2. The POSB Everyday Card x SPC “Charge and travel for free” Lucky Draw (“Draw”) is conducted by DBS Bank Ltd (“DBS”) and (except those persons listed under Clause 3 below) is open only to eligible POSB Everyday Cardmembers (“Cardmembers”) with valid POSB Everyday Card (“Card”) and the card accounts are valid, subsisting and in good standing as may be determined by DBS at its sole and absolute discretion.
3. Cardmembers whose cards have been suspended, cancelled or terminated by DBS or have incomplete address and/or contact details at any time during the Promotion Period (as defined above) are not eligible to participate and will be disqualified from participating in the Draw.

### Lucky Draw Qualifying Criteria

4. To qualify for the Draw, eligible POSB Everyday Cardmember need to charge a minimum of nett S\$50 in a single receipt at any SPC station in Singapore (“Qualifying Spend”) to their Card.
5. Cardmembers will earn 1 (one) Draw chance for every nett S\$50 Qualifying Spend per transaction within the Promotion Period. Principal and Supplementary Card spend will be aggregated at account level.

Illustration:

Date	Amount Spent at SPC per Transaction	Lucky Draw Chance
1 Sep	S\$50	1
7 Sep	S\$70	1
15 Oct	S\$40	0
25 Oct	S\$60	1
2 Nov	S\$65	1
15 Nov	S\$45	0
<b>Total Lucky Draw Chances Earned</b>		<b>4</b>

6. Qualifying Spend refers to all local transactions charged to the Eligible Card at any SPC station in Singapore 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 (excluding Pay+Earn) and SAM transactions, any transaction with transaction description “AMAZE\*” (with effect from 1 June 2022), 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.

7. DBS shall not be responsible for any failure or delay in posting of sales transactions which may result in Cardmembers being ineligible for the Draw.

#### Prizes and Winners

8. There will be a total of 40 prizes to be won. Each winner of the Draw (“Winner”) will receive up to S\$10,000 worth of prizes.

Prizes breakdown:

Winners	Prize
1 <sup>st</sup>	S\$10,000
2 <sup>nd</sup>	S\$8,000
3 <sup>rd</sup>	S\$5,000
Remaining 37 winners	S\$1,000 each
<b>Total</b>	<b>S\$60,000</b>

9. Unless DBS notifies otherwise, the Draw will be conducted in the presence of external auditors on 21 December 2022 (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.
10. Subject to Clause 2 and 3, Winners will be randomly drawn by means of computerised 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.
11. Each Winner is entitled to receive only one (1) Prize during the Draw.
12. Winners’ details will be published on [www.posb.com.sg/everydaycard](http://www.posb.com.sg/everydaycard), within 21 calendar days from the Draw Date. Winners will also be notified by Ordinary Post within 14 working days from the Draw Date, at the Winners’ mailing address in DBS records.
13. Prizes are strictly non-redeemable for credit/cash, non-transferable, non-assignable and nonexchangeable, non-negotiable and non-replaceable if lost or stolen.
14. 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.
15. 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.
16. 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.

17. 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. Winners shall cooperate with and participate in such publicity activity organised by DBS without any compensation whatsoever and in such manner as DBS deems fit. In addition, by participating in this Draw, each Winner 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 organising, promoting or conducting the Draw for purposes of the Draw. Winners consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Winner's 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.

### **General Terms and Conditions**

18. 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.
19. By participating in this Draw, Cardmembers 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.
20. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a Cardmember 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 12 (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.
21. 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.
22. These terms and conditions shall be read in conjunction with the POSB Everyday Card Terms & Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. Please visit [www.dbs.com.sg/dbscardstnc](http://www.dbs.com.sg/dbscardstnc) for a copy of the POSB Everyday Card Terms & Conditions.

23. 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.
24. 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.
25. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.