



TERMS AND CONDITIONS – “DBS/POSB PAYNOW PROMOTION 2025”

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

1. Eligibility

- 1.1. The Campaign runs from 01 March 2025 to 31 December 2025, both dates inclusive (“**Campaign Period**”).
- 1.2. This Campaign is open to all DBS/POSB customers with no prior PayNow registration in the last 12 months before the start of each qualifying period specified in Clause 1.3 (“**Eligible Customers**”).
- 1.3. There are 5 qualifying periods for this Campaign:

Qualifying Period	Start and End Date	Crediting Due Date
1	01 March 2025 - 30 April 2025	30 June 2025
2	01 May 2025 - 30 June 2025	31 August 2025
3	01 July 2025 - 31 August 2025	31 October 2025
4	01 September 2025 - 31 October 2025	31 December 2025
5	01 November 2025 - 31 December 2025	28 February 2026

2. Campaign Mechanics

- 2.1. To qualify for this Campaign (“**Qualified Customers**”), customers must sign up via the online form to register their interest in this Campaign and fulfil one of the following criteria, both of which are to be done during the same Qualifying Period:
 - a. Link their DBS/POSB account(s) to their mobile number with PayNow; or
 - b. Link their DBS/POSB account(s) to their NRIC/FIN with PayNow.
- 2.2. Each Qualified Customer will receive either S\$5 cash reward upon fulfilling the criteria outlined in clause 2.1.a or 2.1.b, or S\$10 cash reward upon fulfilling the criteria outlined in clauses 2.1.a and 2.1.b (“**Prize**”). Therefore, each Qualified Customer can receive up to S\$10:

No.	Mode of linkage		Prize	Cap
	NRIC/FIN	Mobile Number		
1	✓	✓	S\$10	Limited to the first 1,500 qualified customers per qualifying period
2	✓	✗	S\$5	
3	✗	✓	S\$5	

- 2.3. The Prize will be awarded to the first 1,500 Qualified Customers per qualifying period and is at the discretion of DBS, depending on the criteria met by the Qualified Customer.
- 2.4. Qualified Customers who unlinked their DBS/POSB account(s) from PayNow using their NRIC/FIN and/or mobile number during the Qualifying Period will be disqualified to receive the Prize.

3. Prize Fulfillment

- 3.1. The Prize will be credited to the Qualified Customer's active DBS/POSB PayNow-linked account within 2 months after the corresponding qualifying period ends ("**Crediting Due Date**").
- 3.2. In the event that the Qualified Customer has linked different DBS/POSB accounts with PayNow - one to their mobile number and one to their NRIC/FIN, the PayNow-linked account via NRIC/FIN will take precedence over the one linked via mobile number for prize crediting.
- 3.3. The Prize shall be forfeited if the Qualified Customer's DBS/POSB PayNow-linked account(s) is terminated or suspended at the time of crediting.
- 3.4. The Prize is strictly non-transferable, non-exchangeable, and non-replaceable.
- 3.5. 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. The Qualified Customer 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 Qualified Customer shall cooperate with and participate in such publicity activities organized by DBS without any compensation whatsoever and in such manner as DBS deems fit. 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 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 Qualified Customer to comply with this clause shall result in his/her disqualification as a Qualified Customer to receive the Prize.
- 3.7. The Qualified Customer'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 Qualified Customer without notice and award his/ her Prize to the next Reserve Qualified Customer.
- 3.8. The Qualified Customer 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.
- 3.9. The Qualified Customer 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. Qualified Customer who fails to comply with this clause shall result in their disqualification as a Qualified Customer 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 Campaign (including but not limited to any error in computing any cash



reward earned, 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 selection of the Qualified Customer) shall be final and binding on all participants. 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.