

## Terms and Conditions Governing Q4 PayNow \$25 Campaign (“Promotion”)

1. The Promotion is valid from 7<sup>th</sup> October 2021 to 31<sup>st</sup> December 2021, both dates inclusive (“Promotion Period”).
2. The Promotion is open to all DBS/POSB customers who are not PayNow-registered via Mobile or NRIC/FIN to a DBS/POSB bank account, as of the start of this Promotion (“Eligible Customer”).

### Eligibility and rewards

3. Eligible Customers can perform any of the following actions (“Actions”) in Table 1 during the Promotion period, to receive a reward (“Winners”).
4. Each Reward is subject to the cap stated in Table 1.
5. Each Eligible Customer can receive a maximum of one reward for each Action and receive up to a total of S\$25 in the whole Promotion Period.

Table 1

S/N	Action	Reward	Period	Cap on Reward during the specified Period
1	Register PayNow via Mobile proxy to a DBS/POSB bank account	\$5	7 Oct to 31 Dec	First 8,000 customers
2	Register PayNow via NRIC/FIN proxy to a DBS/POSB bank account	\$5	7 Oct to 31 Dec	First 8,000 customers
3	Receive 1 inward payment via Paynow into a DBS/POSB bank account	\$5	7 Oct – 31 Oct	First 3,000 customers
4	Receive 1 inward payment via Paynow into a DBS/POSB bank account	\$5	1 Nov – 30 Nov	First 3,000 customers
5	Receive 1 inward payment via Paynow into a DBS/POSB bank account	\$5	1 Dec – 31 Dec	First 3,000 customers

6. Customers who make any PayNow de-registrations from a DBS/POSB bank account (either Mobile or NRIC/FIN proxy) during the Promotion Period will be disqualified from the Promotion. Disqualified customers will not be able to receive any rewards for any of the Actions.

### Rewards Redemption

7. Winners will receive their Reward into the DBS/POSB bank account that is used to perform each Action.
8. All Rewards will be credited by 31 Jan 2022.
9. The Reward is non-exchangeable.

### General

10. DBS Bank reserves the right to disqualify any person from the promotion whom in the sole opinion of DBS Bank (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these terms and conditions. DBS Bank is not obliged to disclose the reasons for such disqualification to any person.
11. The decision of DBS Bank on all matters relating to the promotion 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 promotion. Subject to and without prejudice to the generality of the foregoing, DBS Bank's record of the entries and the promotion shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
12. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers' eligibility in the promotion.
13. DBS' decision on all matters relating to the promotion shall be final. No correspondence or claims will be entertained.
14. DBS may vary these Terms and Conditions or suspend or terminate the promotion without any notice or liability to any party.
15. 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).