TERMS & CONDITIONS FOR POSB #HUNTYOURZODIAC CAMPAIGN 2021

1. EVENT:

a. The "#HuntYourZodiac" Game ("HYZ") is organised by Sqkii Pte Ltd ("Sqkii") in conjunction with DBS Bank Ltd ("DBS"; which may be branded or referred to as "POSB"). The event commences from 10 February 2021 and closes on 14 February 2021, 23:59 Hours.

b. There is no participation fee for joining HYZ. The participant ("Participant") agrees that any costs incurred while participating in HYZ is solely to be borne by the Participant.

c. Communications in relation to HYZ will only be distributed through Sqkii's official communication channels. Sqkii retains the discretion to disqualify any Participant from HYZ if the Participant is found to be monetizing the hints (if any) or power-ups as distributed through Sqkii's official communication channels.

d. By participating in HYZ, the participant agrees that he or she is at least 18 years old or, if under 18, have his or her parent or legal guardian's consent to participate in HYZ.

e. By participating in HYZ, the Participant agrees to conduct themselves in an appropriate manner throughout the event and agrees not to obstruct, injure, or otherwise harass fellow Participants and/ or Sqkii and/ or DBS's employees.

f. By participating in HYZ, the Participant agrees to strictly abide by and comply with the safety instructions issued by Sqkii and/or DBS. The Participant also agrees to take reasonable precaution and safety measures while participating in HYZ.

g. Staff employed by Sqkii, and shareholders of Sqkii, and their immediate family members are not eligible to participate in HYZ.

i. Staff employed by DBS who have been directly involved in the conceptualisation, development and execution of HYZ, and their immediate family members, are not eligible to participate.

2. LICENSE

a. Each Participant agrees to grant Sqkii and DBS the nonexclusive and royalty free transferable licence to publish, promote, copy, reproduce, transmit, display, edit, adapt, modify, create derivative works of and/or otherwise distribute the Participants' works for the promotion and publicity of Sqkii and DBS events; in any manner, format, or media known or later devised, in perpetuity, including and without limitation to online platforms such as Facebook, Twitter, Instagram, Telegram.

b. Each Participant also agrees to grant Sqkii and DBS the right to sublicense the rights licenced above

c. For the avoidance of doubt, Sqkii and DBS expressly reserves the right to adapt, edit, or modify the aforesaid works for any promotional or marketing purposes of Sqkii.

3. DBS PAYLAH!

a. "DBS PayLah!" is a mobile service offered by DBS that may be used by a user of the mobile service (individually a "User" and collectively, "Users") to transfer funds via the DBS PayLah! application for mobile devices that can be downloaded by Users from the Apple App Store and Google Play Store ("Application").

c. As part of the DBS PayLah! Application, Users will have to register a wallet account (individually a "Wallet Account" and collectively, "Wallet Accounts").

4. PRIZE

a. There will be multiple HYZ Virtual Red Packets (individually an "Angbao" and collectively, "Angbaos") with cash prizes (collectively, "Prize(s)") between the range of SGD $1.08 to SGD $8888. Sqkii and DBS reserves the right to modify and/or terminate the Prize(s) at any time at its sole discretion without any prior notice to the winners ("Winner").

b. Prizes will be credited by 16 March 2021, 23:59 Hours to each Winner's respective DBS PayLah! Wallet Account, where the Wallet Account is successfully opened no later than 14 February 2021 23:59 Hours.

c. Each Winner is responsible for ensuring that the mobile number submitted for HYZ registration is the same mobile number registered in his/her own DBS PayLah! Wallet Account. If a Winner submits his/her mobile number inaccurately as part of HYZ registration or does not have DBS PayLah! Wallet Account as of 14 February 2021, 23:59 Hours or is found to have closed his/her DBS PayLah! before Prizes are credited, the Winner is deemed to have forfeited his/her Prize. Sqkii and DBS accept no responsibility for any inability or failure to award the Prize(s) to a Winner(s) who has given inaccurate or incomplete account information.

d. In the event that crediting of the Prize(s) will result in the Winner's wallet balance exceeding the wallet limit of his/her own DBS PayLah! Wallet Account, the Prize(s) will instead be credited in full to the DBS/POSB deposit account linked to the Winner's DBS PayLah! Wallet Account. Sqkii and DBS accept no responsibility for any inability or failure to award the Prize(s) to a Winner(s) should the Winner not have a valid DBS/POSB deposit account.

e. Upon discovering an Angbao by either catching a zodiac animal that comes with an Angbao or completing an in-game challenge on their mobile device, the Winner must redeem the Angbao by clicking on the button labelled "Redeem" followed by linking his/her DBS

PayLah! Wallet Account to HYZ if he/she has not done so. Angbaos not redeemed before the end of the HYZ event shall be forfeited.

f. If Sqkii discovers that the Winner has, among other things, not conducted him or herself in an appropriate manner in the course of finding the Angbaos, or in a manner that is clearly prejudicial to the spirit of the game, the Winner will be not be entitled to the Prize(s). Should the aforesaid breach be discovered after the collection of the Prize(s), such Prize(s) shall be forfeited and be returned to Sqkii on demand.

g. The Winner will be responsible for all costs associated with collecting the Prize(s).

h. The Winner agrees to have his/her name published on the Sqkii's and DBS's websites and on Sqkii's and DBS's official Facebook, Twitter, Instagram, and any other social media accounts.

5. POWER-UPS AND DBS PAYLAH! TRANSACTIONS

a. A Participant may obtain in-game power-ups known as Skip Orange, Summon Orange, Extension Orange ("Orange") on HYZ.

b. Each Participant will be given the option to obtain 1 (one) Orange whenever the Participant clicks on the button labelled "Redeem" at the section titled "Orange Shop" on HYZ after making an eligible cashless transaction.

c. An Eligible Cashless Transaction is defined as follows:

i. Transaction made with DBS PayLah! Application via any of the following:

- Payment to merchants through DBS PayLah! In-app checkout, Merchant in-app checkout, Web checkout, Express checkout
- Scan & Pay transaction to merchants via DBS PayLah! QR Code functionality, and using the QR Code generated on the NETS terminal or SGQR and PayNow QR codes in Singapore

6. LIABILITIES

a. By participating in HYZ, the Participant agrees to defend and hold Sqkii from and against all claims, losses, damages, costs, and expenses, including legal fees on an indemnity basis, arising out of your use of Sqkii websites and/or social media platforms or any breach of these Terms and Conditions.

b. By participating in HYZ, the Participant agrees not to hold Sqkii responsible in any manner whatsoever for any problems or any financial costs incurred (whether as a result of fake and/or doctored hints (if any), malfunctioned power-ups, or otherwise), including any

injury or damage to participants or any other persons related to or resulting from participation in this competition.

c. By participating in HYZ, the Participant agrees not to hold Sqkii legally liable for any accident, loss, injury, or damage to any individual or property, whether directly, indirectly, consequential, special, punitive, or exemplary, whether in contract, tort, negligence, or otherwise arising out of or in connection with HYZ or the Prize(s), either during the duration of HYZ or after HYZ's conclusion.

d. By participating in HYZ, the Participant agrees that no claim relating to any losses or injuries (including special, indirect, and consequential losses) shall be asserted against Sqkii, its directors, officers, employees, from any and all losses, damages, rights, claims, and actions of any kind resulting in relation to HYZ, including and without limitation to, personal injuries, death, and property damage.

e. By participating in HYZ, the participant agrees that the zodiac predictions contained in the official website are merely opinions, and that the same should not be used as a substitute to an advice of a licensed professional, medical / psychiatric treatment, study, a curriculum, profession or life style or treatment that you would normally receive from a licensed professional, such as a lawyer, doctor, psychiatrist, or financial advisor. The Participant also agrees that any action taken by the Participant on the basis of the zodiac predictions contained in this official website is the Participant's sole responsibility alone. The Participant further agrees not to hold Sqkii liable in any manner for the consequences of any such action taken by the participant.

7. WARRANTIES

a. Sqkii does not warrant that any hints (if any), clues (if any), power-ups, clarifications, Global Positioning System data, questionnaires, and/ or any other communication given with reference or in relation to HYZ will be error-free and/or uninterrupted.

b. Sqkii makes no warranty, whether expressly or impliedly, that the content or any functions associated within Sqkii's websites will be uninterrupted or error-free or that its websites are free of any viruses and/or other harmful elements.

c. Sqkii does not warrant that its safety instructions are the only safety guidelines that the Participants have to abide by.

d. Sqkii makes no warranty, whether expressly or impliedly, as to any harm arising from accessing any information or material through Sqkii websites or its social media platforms, including and without limitation to harm caused by viruses or similar contamination or destructive features, whether or not known.

8. SEVERABILITY

a. If any provision of this Terms and Conditions is determined by any court or any competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect.

b. If any unlawful and/or unenforceable provision of this Terms and Conditions would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

9. NOTICE

a. The decision of Sqkii on all matters pertaining to HYZ (including any dispute arising from the hints (if any), clues (if any), power-ups, clarifications, or any information transmitted by Sqkii in relation to HYZ, or interpretation of this Terms and Conditions) is final and binding on all parties.

b. The Participant hereby agrees and acknowledges that all electronic communications made pursuant to the participation in HYZ shall be given legal effect, validity, and enforceability and shall have, between the parties thereto, comparable evidential value to that accorded to a signed written document.

10. VARIATION

a. Each Participant agrees that Sqkii may revise this Terms and Conditions from time to time.

b. Any revision to this Terms and Conditions shall apply to HYZ from the date of publication of the revised Terms and Conditions on the official website, and the Participant hereby waives any right that the Participant may otherwise have to be notified of, or to consent to, any such revisions.

11. CONFLICT OR INCONSISTENCY

In the event of any conflict or inconsistency between the terms of POSB River Hongbao Event (HuntYourZodiac 2021) Terms & Conditions and these Terms and Conditions, the POSB #HuntYourZodiac 2021 Terms & Conditions shall prevail.

12. GOVERNING LAW

a. This Terms and Conditions shall be governed by and construed in accordance with the laws governing the Republic of Singapore.

b. Any disputes relating to this Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of the Republic of Singapore.

POSB RIVER HONGBAO EVENT ("HUNTYOURZODIAC") 2021 TERMS & CONDITIONS

1. The Contest

1.1. The event period ("Game Period") refers to the period between 10 February 2021 to 20 February 2021, 23:59 Hours.

1.2. The POSB River Hongbao #HuntYourZodiac Game 2020 ("Game") played at River Hongbao 2021 island-wide, including at Gardens by the Bay, ("Event") and is valid during the Game Period.

2. Eligibility

2.1. In these Terms and Conditions, "DBS PayLah!" refers to a mobile service offered by DBS that may be used by a user of the mobile service (individually a "User" and collectively, "Users") to transfer funds via the DBS PayLah! application for mobile devices that can be downloaded by Users from the Apple App Store and Google Play Store ("Application").

2.2. To be eligible for the Game, you need to comply with the following:

a) Be the owner of the same mobile number used to create the Game account (to facilitate login to the Game site); and

b) The mobile number used for account creation solely belongs to the User and the same mobile number is registered with a DBS PayLah! wallet.

2.4 To participate in the game, Eligible Users (individually an "Eligible User" and collectively, "Eligible Users") must:

a) Go to https://posb.hyz.sqkii.com, play the Game on their mobile device; and

b) login and account with your mobile number, to start playing

3. The Game

3.1. Eligible Users must hunt for augmented reality zodiac animals using their mobile device around Singapore (i.e. Game is played island-wide). When an Eligible User successfully hunts and captures a zodiac animal that carries an Angbao (individually an "Angbao" and collectively, "Angbaos"), he/she will be able to redeem the Angbao into the "Angbao Bag" in the Game. Each Eligible User can only redeem up to 12 Angbaos across the Game period (10-14 February).

3.2. For details on the Game redemption and Prize(s), please refer to POSB #HuntYourZodiac 2021 Campaign Terms & Conditions

3.3. DBS may, at any time, at its sole discretion and without prior notice disqualify a particular user upon evaluation for any reason in Clause 4e of the POSB #HuntYourZodiac 2021 Campaign Terms & Conditions or if the Winner does not claim the Prize(s), within the timelines set by DBS.

4. General

4.1. Participation in the Game constitutes acceptance of these Terms and Conditions.

4.2. 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 the organizers, promoters or conductors of the Game and such other third party for the purpose of administering the Game 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 www.dbs.com/privacy.

4.3. The decision of DBS on all matters relating to or in connection with the Game shall be final and binding on the Participants. No correspondence or claims will be entertained.

4.4. DBS shall not be liable in any way to any Participant or any other person for any injury, loss, damage or expense arising out of or in connection with the Game and the Prizes.

4.5. DBS may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these Terms and Conditions or suspend or terminate the Contest without any notice or liability to any person.

4.6. DBS may, at any time at its sole discretion and without prior notice, vary, modify, suspend and/or terminate any game play, game mechanics and game rules in the Game.

4.7. In the event of any inconsistency between these terms and conditions and any brochures, FAQs, marketing or promotional materials relating to the Game, these terms and conditions shall prevail.

4.8. DBS' Terms and Conditions Governing Electronic Services and Terms and Conditions Governing Accounts apply.