



Terms and Conditions Governing DBS Remit Fly Promotion 2016 (“Promotion”)

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

1. The Promotion is valid from 28 November 2016 to 15 February 2017, both dates inclusive (“**Promotion Period**”).
2. The Promotion is open to DBS/POSB customers (each a “**Customer**”, collectively the “**Customers**”) who perform a DBS Remit[^] transaction of a minimum of S\$3,000 equivalent via iBanking/mBanking during the Promotion Period and add a promotion code as “**DBSFLY**” in the promotion code field in iBanking/mBanking (“**Eligible Transaction**”)

[^]DBS Remit transactions include payments to Australia in AUD, China in CNY, Hong Kong in HKD, India in INR, Indonesia in IDR, Malaysia in MYR, Philippines in PHP, United Kingdom (UK) in GBP, United States of America (USA) in USD.

3. Each Eligible Transaction entitles Customer to one lucky draw chance.
4. A total of 30 winners will be drawn for the lucky draw. Each winner can select a pair of Singapore Airlines economy class return tickets to any one of the following destinations. The travel time would be from 1st March 2017 to 31st December 2017 and subject to seat availability on specific dates.

Country	City
India	Delhi
	Ahmedabad
	Mumbai
	Bengaluru
	Chennai
	Kolkata
Indonesia	Denpasar (Bali)
	Jakarta
	Surabaya
Hong Kong	Hong Kong
Philippines	Manila
United Kingdom	London
	Manchester
Australia	Canberra
	Adelaide
	Brisbane
	Melbourne
	Perth
	Sydney
United States	New York
	Houston
	Los Angeles
	San Francisco
China	Beijing
	Guangzhou
	Shanghai
Malaysia	Kuala Lumpur



5. Each Customer can only win a maximum of 1 lucky draw prize
6. The draw will be conducted on 10 March 2017 ("**Draw Date**") at 3.30pm at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982, with a total of 30 winners to be picked from the pool of eligible Customers.
7. Notifications with information on how to redeem the prizes will be sent to the winners within 20 working days of the Draw Date by the channels deemed suitable by DBS.
8. The following persons are not entitled to participate in the lucky draw:
 - (a) estates of deceased customers;
 - (b) DBS and POSB staff who worked on the lucky draw; and
 - (a) agencies and vendors who worked on the lucky draw.
9. Winners will be picked at random by DBS Bank (by manual or computerized means as DBS Bank may determine) in the presence of its' auditors or a public witness. DBS Bank reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified.
10. During the Promotion Period, first 10,000 customers who perform Eligible Transaction to USA in USD are also eligible for a cash rebate of S\$5 ("**Rebate**").
11. The Rebate will be credited into the Customer's DBS/POSB Current or Savings account from which the remittance was funded ("**Debiting Account**") by 15 March 2017.
12. Each Debiting Account can only qualify for one (1) Rebate.
13. 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.
14. 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, allocated chances and/or the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
15. 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.
16. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
17. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
18. 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.