

Terms and Conditions Governing POSB 140th Anniversary Contest (“Contest”)

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

CONTEST DETAILS

1. The Contest will be held from 29 May 2017 to 29 Jun 2017, 2359 hours (“**Contest Period**”).
2. In this Contest, participants need to spot the number of special edition POSB140 Smiley (POSB’s mascot) within the POSB Virtual Gallery (“**Virtual Gallery**”). Concurrently, the contents of the Virtual Gallery will give participants a good clue to the answers of the quiz questions.
3. The Virtual Gallery can be accessed at www.posb.com.sg/posbgallery
4. At the final section of the Virtual Gallery, participants will have to initiate the quiz by clicking on ‘Start Quiz’. Participants will answer **TWO** questions in relation to the Virtual Gallery. Participants will also be asked for their basic particulars.
5. Each entry with the correct answers to **BOTH** questions (“**Qualifying Entry**”) will stand **ONE** chance to win. Participants are allowed to submit multiple entries throughout the Contest Period.
6. DBS will, in its sole discretion, pick **140** participants as the winners of the Contest (individually a “**Winner**” and collectively “**Winners**”) at the end of the Contest Period. A Winner will be selected for every 140th Qualifying Entry; that is the participant who submitted the 140th, 280th, 420th Qualifying Entry and so on until the 19600th Qualifying Entry.

ELIGIBILITY

1. Participants must be, as at 29 May 2017:
 - (a) Singapore citizens, Singapore permanent residents or holders of a valid employment pass working in Singapore; and
 - (b) above sixteen (16) years of age.
2. The following individuals are **not eligible** to participate in the Contest:
 - (a) Employees of vendors, advertising agencies or external auditors of DBS and any other parties which are directly involved in organising, promoting or conducting the Contest.
3. DBS reserves the right to disqualify any participant in the event that the participant does not meet the eligibility criteria and/or is ineligible to participate in the Contest.

NOTIFICATION OF WINNERS

1. DBS will notify the Winners on or before 29 Jul 2017 by sending an email to the Winners (“**Notification**”).

2. Within 3 calendar days from the date of the Notification, each Winner is required to reply to DBS with his/her full name (as stated in his/her NRIC/FIN/Passport), NRIC/FIN/Passport number and mobile number, in order to claim the Prize.
3. If the Winner does not respond with the information as required by DBS set out above, within the stipulated time period of 3 calendar days from the date of the Notification, the Winner shall be deemed to have forfeited all rights to the Prize.
4. In the event that a Winner is ineligible, disqualified, does not claim the Prize, is uncontactable for any reason and/or deemed to have forfeited all rights to the Prize, DBS at its sole discretion may decide if a replacement Winner should be selected.

PRIZE

1. The Winners of the Contest will each receive Cash Credit worth SGD140 (“Prize”) to be credited to their DBS Paylah! wallet account.
2. The Prize is non-transferable and non-exchangeable. DBS reserves the right to replace the Prize with items of similar value without prior notice.
3. To redeem the Prize, the Winners are to provide their mobile number that is tagged to their DBS Paylah! wallet account, of which instructions will be communicated by DBS.

LIABILITIES

1. DBS is not responsible for any damage, loss, injury or disappointment suffered by any participant entering the Contest or as a result of accepting any prize.
2. DBS is not responsible for any errors, non-delivery or missing of entries, due to malfunction of computer on-line systems, servers, providers, computer or mobile telephone equipment, software or network failure including any damage to the participant’s computer or mobile telephone related to or resulting from participation or downloading any materials for the purpose of the Contest.
3. DBS’ decision on all matters relating to or in connection with this Contest, including the award of the Prize, disqualification of any participant and/or in every situation, shall be final and binding. No queries, correspondences, claims, challenges or appeals will be entertained regarding DBS’ decision on the same.
4. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Contest, these Contest Terms and Conditions shall prevail.
5. DBS may vary these Contest Terms and Conditions, suspend or terminate the Contest without any notice or liability to any participant or party.

GENERAL

1. Participants consent to DBS' collection and use of the Participants' personal data and the use and disclosure of the Participants' personal data by/to third parties for the purpose of the Contest. Participants agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.
2. DBS will fully cooperate with any law enforcement and government authorities and any judicial or regulatory orders requesting copies of or information in relation to any postings or content.
3. By participating in the Contest, participants agree to allow DBS, its advertising and promotional agencies to use any of the participants' names, their entries and/or likeness for advertising and promotional purposes without additional compensation unless prohibited by law.
4. If the Contest Terms and Conditions contained in this form conflict with the provisions in our Privacy Policy, such Contest Terms and Conditions shall apply over the conflicting provisions in our Privacy Policy.
5. These Terms & Conditions shall be governed by Singapore law and the participants agree to submit to the exclusive jurisdiction of the courts of Singapore.
6. A person who is not a party of these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.