

Dream Destinations Draw 2013 Terms and Conditions

These terms and conditions govern the Promotion. Participation in the Promotion constitutes acceptance of these terms and conditions.

1. Eligibility

1.1 The 'Dream Destinations Draw' ("Promotion") is conducted by DBS Bank Ltd ("DBS") and is open to selected customers ("Eligible Customers") (except those persons listed under Clause 1.2) who has received the promotional short message service ("SMS") or electronic direct mailer ("Mailer") from DBS and whose card accounts are valid, subsisting and in good standing as may be determined by DBS at its sole and absolute discretion.

1.2 The following persons are not entitled to participate and are disqualified from the Promotion:

- Customers whose card accounts have been suspended, cancelled or terminated by DBS at any time during the Qualifying Period (as defined below);
- Customers who did not receive the SMS or Mailer from DBS;
- Employees of DBS/POSB (permanent and temporary) and their immediate family members; and
- Employees or staff of vendors, advertising agencies or external auditors of DBS and any other parties which are directly involved in organising, promoting or conducting the Draw (as defined below).

2. Qualifying Period, Draw and Draw Date

2.1 The qualifying period for this Promotion is from 1 July 2013 to 30 September 2013 ("Qualifying Period"), both dates inclusive.

2.2 The lucky draw for this Promotion ("Draw") will be conducted on 15 November 2013 ("Draw Date").

2.3 Unless DBS notifies otherwise, the Draw will be conducted in the presence of external auditors on the Draw Date (or on such other dates as DBS may determine at its sole and absolute discretion) at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982 or at such other venue as may be determined by DBS.

2.4 The winners of the Draw will be published on DBS and/or POSB websites, in a local English-language newspaper, on 22 November 2013. The winners will also be notified by ordinary post within 10 working days from the Draw Date.

3. Allocation of Lucky Draw Chances

3.1 To qualify for the Draw, Eligible Customers will need to charge their purchases with NETS to their DBS/POSB Credit Card ("Card") during the Qualifying Period ("Qualifying Transactions").

3.2 All Qualifying Transactions made during the Qualifying Period must be posted and captured in DBS' system in order to qualify for the Draw. The Qualifying Transactions excludes any return, reversal or errors-on-posting which are posted during the Qualifying Period.

3.3 Draw chances will be allocated in the following manner:

- One (1) Draw chance will be allocated to every Eligible Customer who has made 1 NETS Transaction to the Card during the Qualifying Period.
- Fifty (50) Draw chances will be allocated to every Eligible Customer who has linked their DBS/POSB personal/joint-alternate current/savings account to their Card during the Qualifying Period.
- Fifty (50) Draw chances will be allocated to every Eligible Customer who has closed their DBS/POSB ATM Card during the Qualifying Period.

4. The Prizes and Winners

4.1 Subject to the terms herein, the prize for the Draw shall be five (5) pairs Singapore Airlines A380 Suites tickets ("Prize") (each pair worth up to S\$27,180) and there will be a total of five (5) unique winners.

4.2 Eligible Customer is only eligible to win once during the Draw and each winning Eligible Customer ("Winner") is entitled to receive one (1) Prize only for the Promotion. Winner(s) can choose from one of the following selected destinations on Singapore Airlines PRSG fare tier only (P Class): Hong Kong; Tokyo; Los Angeles; London; Paris; Zurich; Sydney; Melbourne; Frankfurt; or New York. Both passengers must travel together through the entire itinerary.

4.3 Subject to Clause 2.3, the Winners will be randomly drawn from the pool of entries by means of a computerized draw under the supervision of an external auditor on the Draw Date. DBS shall have the right to draw a "reserve winner" to replace any Winner drawn who is subsequently disqualified. The use of the Prize is subjected to seat availability at the time of reservations or ticket issuance. Prize have no cash value and do not include all applicable taxes such as excess baggage charges, airport taxes, insurance charges, fuel surcharges and travel on the surface sector. Any difference in airfare, fuel charges and other taxes will be borne by the Winner.

4.4 Prizes are strictly non-redeemable for cash or credit, non-transferable, non-assignable, non-exchangeable and not replaceable if lost or stolen. Prizes cannot be rerouted to other destinations or airlines; open-dated tickets, open-jaw travel, and en-route stopovers are not permitted. Flight/date change after ticket issuance is not permitted. Travel on the inbound sector must be completed by 30 June 2014 and no extension of travel is permitted. Prizes are not eligible for frequent flyer mileage accrual and cannot be used in conjunction with any other upgrade awards. In case of downgrading, there will not be any refunds.

4.5 Every Winner's eligibility to participate in the Promotion is subject to verification, and in the event that a Winner is verified by DBS to be ineligible to participate in the Draw, DBS shall have the right to disqualify that Winner without notice, and award his/her Prize to a reserve winner.

4.6 If a Winner fails to claim his/her Prize within the stipulated redemption venue and period in the Prize notification letter issued by DBS, his/her Prize will be forfeited and donated to a charity chosen by DBS.

4.7 A Winner 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. The Winner shall not sell the Prize to anybody or advertise the sale of the Prize.

4.8 The Winners consent to DBS disclosing and/or publishing their names particulars and pictures/photographs in any manner which DBS may deem fit for publicity purposes. The Winners shall cooperate with and participate in such publicity activity organised by DBS for these purposes without any compensation whatsoever and in such manner as DBS deems fit. In addition, participation in this Draw is deemed express consent to disclosure of the participant's personal particulars to any person or entity involved in organizing, promoting or conducting the Draw for purpose of the Draw. The failure by any Winner to comply with this clause shall result in his/her disqualification as a winner and to receive the Prize.

4.9 If DBS subsequently determines that a person is in fact not eligible for the Prize or to participate in the Promotion, for any reason whatsoever, DBS may at its discretion reclaim the Prize and award or dispose of it in such manner and to such person(s) as DBS deems fit in its sole discretion. Each Customer hereby authorizes and consents to DBS debiting the cash value of the Prize from any of his/her DBS/POSB bank account(s).

4.10 All Prize(s) must be issued in the Winner's name. The Prize(s) must be collected by a Winner in person or by an authorized representative.

4.11 At point of redemption of the Prize by a Winner, original Prize notification letter, the Card and valid identification (NRIC/passport) must be presented by the Winner for verification. The said original Prize notification letter and photocopy of the Winner's valid identification will be collected by the relevant merchant at the point of redemption of the Prize. Redemption or use of the Prizes are also subject to the terms and conditions of the merchants and/or their supplier.

4.12 At point of redemption of the Prize by an authorized representative, the original Prize notification letter with the authorization slip duly completed by the Winner, and both the Winner's and authorized representative's valid identification (NRIC/passport) must be presented for verification. The said original Prize notification letter and photocopies of the Winner's and authorized representative's valid identification will be collected by the relevant merchant at the point of redemption of the Prize

5. General Terms and Conditions

5.1 DBS is not an agent of the merchants or vice versa.

5.2 Merchants' terms and conditions apply. DBS makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants' goods and services. Any dispute about the same must be resolved directly with the merchants. Merchants' products and services have not been certified by DBS and under no circumstances shall the inclusion of any product or service in this Promotion be construed as an endorsement or recommendation of such product or service by DBS.

5.3 DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the Prizes, the Draw and/or the Promotion (including but not limited to any error in computing any Qualifying Transaction, 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.

5.4 By participating in this Promotion, customers agree to release and hold DBS harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly;

a) the awarding, acceptance, receipt, possession, use or misuse of any Prize or parts thereof awarded pursuant to the Draw for the Promotion; and

b) the participation in the Promotion or any prize-related activities including without limitation, any error in computing any breakdown, or malfunctions in any computer system or equipment.

5.5 Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a Customer to participate in the Draw or receive a prize. DBS' decision on all matters relating to the Promotion (including but not limited to the number of Draw chances to be awarded to any Customer, and the selection of the winners) shall be final and binding. Except for the notification letters issued by DBS pursuant to Clause 2.4 (after any verification as may be required has been completed), DBS shall not be obliged to enter into any correspondence on any matter with any party concerning the Promotion.

5.6 DBS may vary these terms and conditions without notice, or withdraw or discontinue the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.

5.7 These terms and conditions shall be read in conjunction with the DBS Cards General Promotions Terms and Conditions. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion. The DBS Cards General Promotions Terms and Conditions is available on DBS' website at www.dbs.com.sg.

5.8 These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and customers irrevocably submit to the exclusive jurisdiction of the Singapore courts.

5.9 A person who is not a party to these terms may not enforce any of them under the Contracts (Rights of Third Parties) Act (Chapter 53B) and notwithstanding any terms herein, the consent of any third party is not required for any variation of the terms of the Promotion (including any release or compromise of any liability) or termination of the Promotion.