

POSB Support Our Heartlands – 3 August to 28 December 2024

Frequently Asked Questions

Q1) What do I do if my cashback was not credited on the same day of my spend?

Step 1: Verify if the spend was made at a participating shop.

For heartland shops, wet market and coffee shops, look out for the POSB wobbler:



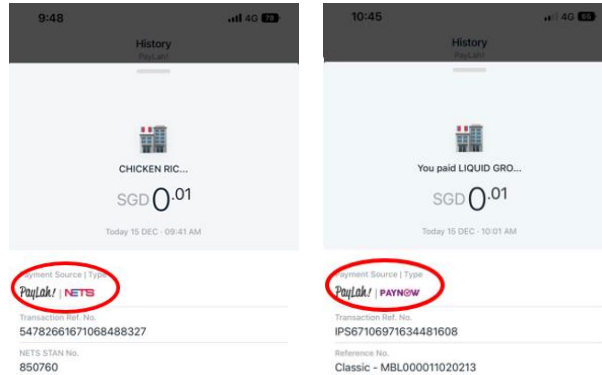
For hawkers, look out for the SGQR code with PayLah! logo OR PayLah! sticker:



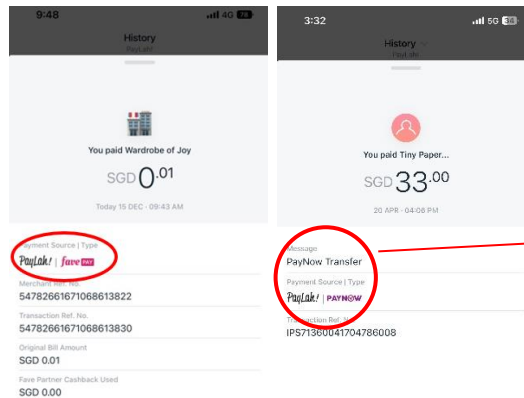
Otherwise, please check to see if the shop is part of the list of participating shops and locations listed on the campaign webpage.

Step 2: If the spend was made at a participating shop, click on the History tab and click on the transaction for transaction details. Double confirm if the Payment Type is either a NETS QR or PayNow UEN QR transaction.

Applicable – NETS QR, PayNow UEN QR



Non-applicable – Fave QR, personal PayNow / PayLah! QR



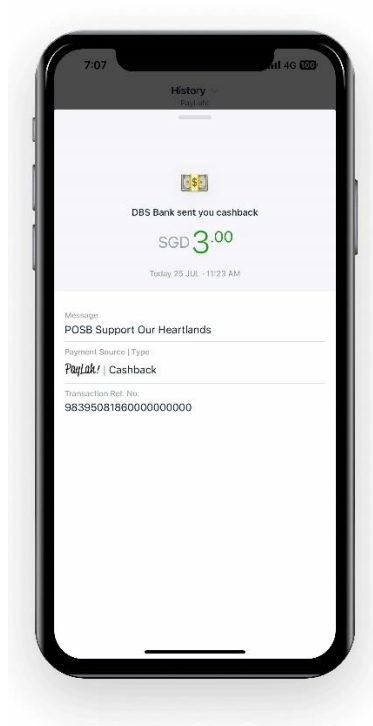
When 'Message' appears **before** 'Payment Source', this means that the transaction was made to a personal PayNow QR.

Note: Not applicable for personal PayNow/PayLah! QR transactions.

Step 3: Check the top of your PayLah! homepage to check if the redemptions are fully redeemed – you'll see the red banner reflecting 'FULLY REDEEMED' if it is.

Step 4: Verify if you've already received a cashback awardance on the same day.

Step 5: Check if the cashback was credited by the end of the same day of spend. The cashback should look like this:



After verifying all 5 pointers above and confirmed that it's not due to any one of the 5 reasons, please proceed to [reach out to us via messaging or phone](#) for faster assistance.

Q2) Why did I not receive the cashback despite clearing Steps 1 to 4 above?

You may have made a valid spend at a participating merchant, but did not receive the cashback as:

- i) Your PayLah! wallet limit is lesser than your Wallet Balance. Increase your Wallet Limit by tapping on More > Manage Wallet > Wallet Limit.
- ii) The merchant may have had a change of NETS Merchant ID/PayNow UEN, which is different from our records. Kindly [reach out to us via messaging or phone](#), and provide us with your transaction date, the shop's name and address for further assistance.

Q3) Are all heartland shops, wet markets, coffee shops and hawker centres applicable to this campaign?

No, here is a list of excluded categories: Agencies (e.g. travel agencies, domestic help), Associations/Clubs, Car rental, Charity organisations, Commercial malls, Design studios (e.g. interior design), Hotels/Hostels, Learning centres, Medical services (e.g. general practitioners), Petrol stations, Pharmacies, Places of worship, Vet

Shops in commercially owned shopping malls (e.g. Bugis Junction, Great World City or Tanglin Mall) are not applicable for the campaign.

Please see the list of participating shops and locations listed on the campaign webpage.

Note that the list will be updated, so please check the list before making a spend.

Q4) What is a heartland shop?

A heartland shop is any shop located in the HDB neighbourhoods of Singapore or HDB shopping complexes e.g. Loyang Point, Oasis Terraces, or Pioneer Mall.

Q5) Is there a minimum spend requirement for the cashback?

No, you will get 100% cashback (capped at S\$3) when you make a spend at any eligible shop and is within the first 75,000 redemptions of the day (starting from 6AM).

Sample scenarios

- A S\$1.50 cashback will be issued if you made a S\$1.50 hawker transaction at a participating stall
- A S\$3 cashback will be issued if you made a S\$10 transaction at a participating heartland shop

Q6) Can I combine 2 transactions and receive the full S\$3 cashback?

No, the cashback is strictly awarded for your first eligible transaction for the day.

Sample scenario

You made 2 hawker transactions on a Saturday, first transaction was S\$2 and second transaction was S\$1. You will only receive S\$2 cashback for your first transaction – provided that it was within the first 75,000 redemption of the day.

Q7) Can I still receive the cashback for next week if I've already received it this week?

Yes, you can. The cap is only limited to 1 redemption per customer each Saturday.

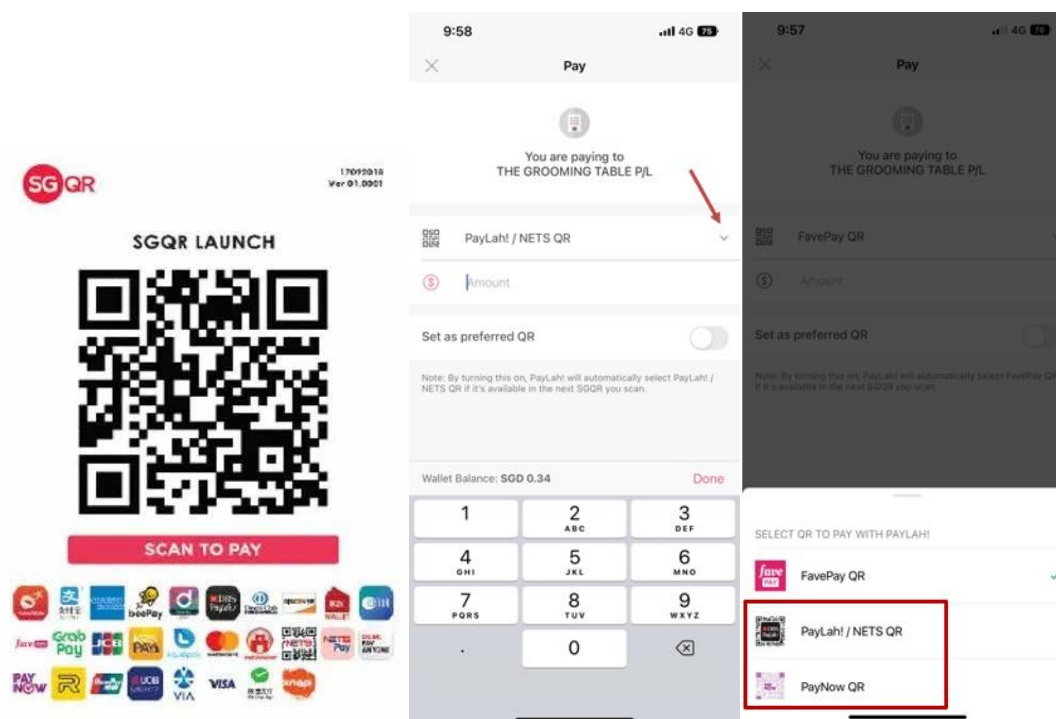
Q8) Is it applicable to any QR transactions made via PayLah!?

Redemptions will only apply to NETS QR or PayNow UEN QR scan to pay transactions made physically via PayLah!, at any of the participating shops.

Do note that this campaign is not applicable for:

- PayNow or PayLah! QR payments made to personal mobile numbers
- FavePay QR payments
- PayNow UEN QR payment made to payment service providers such as: Allinpay, FOMOPay, HITPay, Qashier, QFPay/YeahPay, ShopeePay

For merchants with a multi-rail SGQR (example below, where there are multiple QR payment types for selection under a single SGQR), please make sure to select 'PayLah!/NETS QR' or 'PayNow QR' under QR type after you've scanned the QR, before making the transaction:



Q9) How do I check if I've received the cashback?

There will be a pop-up after an eligible spend, notifying that you've received your cashback. Otherwise, you may check within the History tab of your app to verify.

Q10) How do I tell if the 75,000 redemptions have been fully issued for the day?

Notices will be put up on PayLah! app log-in page once all redemptions are fully issued for the day.

Q11) How do I onboard my shop into this campaign?

Kindly follow the following check list:

1. Confirm that your shop is not located in a commercial mall and is not under any of the excluded categories.
2. Please make sure that your shop is currently able to accept QR payment via NETS QR or PayNow UEN QR. Otherwise, you may consider signing up for the [Heartland Merchant Banking Package](#), to get a PayNow UEN QR issued to you.
3. Once you've received your QR, kindly [reach out to us](#) via the 'Leave us a Message' option with the following items: A clear photo of your QR code, shop's name, shop's full address
4. The team will do a check and will update you if your store can be added as an eligible shop.

Q12) How do I navigate the list of participating shops?

Click on the category that the shop belongs to, and you'll be brought to the start of its category.

For hawker centres, coffee shops, wet markets and industrial canteens, navigate the list by locating the address of the stall via the building's name.

For all other heartland shops, click on the neighbourhood district where the shop is located at, and locate the shop via its shop name in alphabetical order.