

POSB Support Our Heartlands (“Campaign”)

Terms & Conditions

1. The Campaign

1.1. These Terms and Conditions govern the Campaign. Participation in the Campaign constitutes acceptance of these Terms and Conditions.

2. General Terms

2.1. “**DBS PayLah! Application**” or “**Application**” refers to the DBS PayLah! Application for mobile devices that can be downloaded by the User from the Apple App Store, Google Play store and Huawei App Gallery.

2.2. As part of the DBS PayLah! Application, Users will have to register for a PayLah! Account (individually a “**Account**” and collectively, “**Accounts**”).

3. Campaign Mechanics

3.1. The Campaign will commence on 3 August 2024 and will end on 28 December 2024 (“**Campaign Period**”).

3.2. The Campaign is open to all Users who use the DBS PayLah! QR Code functionality and successfully scan the SGQR Code (“**Scan to Pay**”) at selected hawker centres, coffee shops, wet markets, JTC Industrial canteens and heartland shops (“**Participating Shops**”) within neighbourhoods (listed on Campaign website) for payment of goods and services (individually a “**Qualified User**” and collectively, “**Qualified Users**”).

3.3. 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.

3.4. Shops located in commercially owned shopping malls (e.g. Bugis Junction, Great World City or Tanglin Mall) are not included in the Campaign.

3.5. To qualify for the Campaign, a User will need to make a successful Scan to Pay transaction physically at the Participating Shops (individually a “**Qualifying Transaction**” and collectively, “**Qualifying Transactions**”) during the Campaign Period.

3.6. Each Qualified User will be entitled to 1 redemption every Saturday.

3.7. The Campaign is valid for the first 75,000 Qualifying Transactions made every Saturday,

from 6AM.

- 3.8. Each Qualified User will be entitled to receive 100% Cashback, capped at S\$3 ("**Cashback**") for each Qualifying Transaction.
- 3.9. Cashback will only be awarded at the locations and shops listed on the Campaign website. Locations and shops that are not listed will not be eligible for the Cashback.
- 3.10. NETS QR or PayNow UEN QR must be the payment mode for Qualifying Transactions, in order for the Cashback to be awarded and for the Cashback to be credited into their PayLah! Account.
- 3.11. Qualified Users who use PayLah! to make payment for their transactions will receive the Cashback in their PayLah! Account after they have completed the Qualifying Transaction. Cashback will be credited into the PayLah! Account of Qualified Users after completion of the Qualifying Transaction, or into any DBS/POSB account belonging to the Qualified User at DBS/POSB's discretion.
- 3.12. In the event that Cashback has not been accorded upon completion of transaction, the Cashback will be credited into the PayLah! Account of Qualified Users within seven (7) working days.
- 3.13. The Cashback is strictly non-transferable and non-assignable.

4. General

- 4.1. Notwithstanding anything herein, DBS/POSB has the absolute discretion to determine the eligibility of a participant to participate in the Campaign or receive any Discount. The decision of DBS/POSB on all matters relating to or in connection with this Campaign shall be final. DBS/POSB shall not be obliged to enter into any correspondence on any matter concerning the Campaign.
- 4.2. By participating in this Campaign, participants agree to release and hold DBS/POSB 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 Cash Credit or parts thereof awarded pursuant to the Campaign; and
 - b) the participation in the Campaign or any Cash Credit-related activities.

- 4.3. DBS/POSB may vary these Terms and Conditions without notice, or withdraw or terminate the Campaign 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 Campaignal materials relating to the Campaign, these Terms and Conditions shall prevail.
- 4.4. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to the DBS/POSB' agent or vendors and such other third party for the purpose of the Campaign, and confirm that they have read and agree to be bound by the terms of the DBS/POSB Privacy Policy, as may be amended, supplemented and/or substituted by DBS/POSB from time to time, a copy of which can be found on www.dbs.com/privacy.
- 4.5. DBS/POSB' Terms and Conditions governing Accounts, Terms and Conditions governing Electronic Services, Terms and Conditions governing Electronic Statements and terms and conditions governing all other account-related services apply.
- 4.6. These Terms and Conditions shall be read in conjunction with the Terms and Conditions governing Accounts and Terms and Conditions governing Electronic Services, all of which shall apply to the participants.