

Terms and Conditions Governing PayNow-UPI Welcome Reward 2024 Promotion (“Promotion”)

Participation in this promotion constitutes acceptance of these Terms and Conditions.

1. The Promotion is valid from **1 October 2024 to 31 December 2024**. (“**Promotion Period**”), both dates inclusive.
2. Eligible Customer (“**New PayNow-UPI Customer**”) are defined as customer who has not used PayNow-UPI via digibank online or digibank mobile within the last 12-months.
3. To qualify for the Promotion, New PayNow-UPI Customer must fulfil the following qualifying criteria below to receive a S\$12 cashback (“**Reward**”):
 - a. Accumulate minimum of S\$300 equivalent of PayNow-UPI transactions (“**Eligible Transaction**”) within the Qualifying Period where the first Eligible Transaction is made (as defined in Clause 5).
 - b. Be the first 200 customers to accumulate a minimum of \$300 of each Qualifying Period.
4. Regardless of multiple Eligible Transaction made, each New PayNow-UPI Customer will only be entitled receive one Reward during the Promotion Period.
5. Reward will be credited into the bank account used by New PayNow-UPI Customer to perform the first Eligible Transaction within a Qualifying Period shown below, given that the Eligible Customer has fulfilled all the criteria under Clause 3.

Qualifying Period	Eligible Transaction Submission Date, SGT	Reward Credit Date
Qualifying Period 1	01 Oct – 31 Oct 2024, before 23:59	By 31 Dec 2024
Qualifying Period 2	01 Nov – 30 Nov 2024, before 23:59	By 31 Jan 2025
Qualifying Period 3	01 Dec – 31 Dec 2024, before 23:59	By 28 Feb 2025

6. DBS will have the final decision on all matters regarding the Promotion.
7. DBS may change these terms or suspend/terminate the Promotion without giving notice.
8. New PayNow-UPI Customer consents to DBS collecting and using Eligible Customers’ personal data for the purpose of the Promotion and in connection with DBS Privacy Policy, www.dbs.com/privacy.
9. New PayNow-UPI Customer consents to DBS offering the Eligible Customer products/services that may be of interest to the New PayNow-UPI Customer for marketing purposes in connection with Promotion. Such marketing messages may be sent via email, regardless of New PayNow-UPI Customer’s registration with the National Do-Not-Call Registry. This consent will override New PayNow-UPI Customer’s existing marketing consent with DBS.

Frequently Asked Questions on PayNow-UPI Welcome Reward 2024 Promotion

1. **Is any registration required? How do I take part in this PayNow-UPI Welcome Rewards Promotion?**
 - No registration is required. This promotion is open to customer who are using PayNow-UPI via digibank online or digibank mobile for the first time and did not perform PayNow-UPI fund transfer within the last 12-months. All you need to do is accumulate a min S\$300 equivalent with PayNow-UPI within a Qualifying Period (as

defined in Clause 5) and be the first 200 customers to accumulate a minimum of S\$300 of each Qualifying Period.

2. What is counted as an eligible transaction?

- Based on your PayNow-UPI transaction submission date, if it was done during the qualifying period, it will be counted as an eligible transaction.

Qualifying Period	Eligible Transaction Submission Date, SGT	Reward Credit Date
Qualifying Period 1	01 Oct – 31 Oct 2024, before 23:59	By 31 Dec 2024
Qualifying Period 2	01 Nov – 30 Nov 2024, before 23:59	By 31 Jan 2025
Qualifying Period 3	01 Dec – 31 Dec 2024, before 23:59	By 28 Feb 2025

3. When and which account will the S\$12 cashback be credited into?

- If you have fulfilled all the criteria under Clause 3 of Promotion **Terms and Conditions**, reward will be credited into the bank account used by Eligible Customer to perform the first eligible transaction. The reward credit date for each qualifying period is detailed in below table:

Qualifying Period	Reward Credit Date
Qualifying Period 1	By 31 Dec 2024
Qualifying Period 2	By 31 Jan 2025
Qualifying Period 3	By 28 Feb 2025

4. Am I able to combine Eligible Transactions across different Qualifying Periods?

- No, eligible transactions must be accumulated within the same qualifying period. Below are 3 scenarios to illustrate if customer fulfils the criteria under Clause 3 and 5: **Terms and Conditions**.

	Eligible Transaction Date, SGT	Amount	Eligible for Reward?
Customer A	12 Oct 2024, 00:01	S\$100	Eligible if customer is the first 200 customers in the qualifying period. A S\$12 cashback will be credited by 31 Dec 2024 as an accumulated PayNow-UPI transaction of S\$300 is performed within Qualifying Period 1 (1 Oct – 31 Oct 2024, before 23:59)
	18 Oct 2024, 15:00	S\$100	
	31 Oct 2024, 23:59	S\$100	
Customer B	18 Nov 2024, 10:00	S\$300	Eligible if customer is the first 200 customers in the qualifying period. A S\$12 cashback will be credited by 31 Jan 2025
Customer C	18 Oct 2024, 15:00	S\$100	Not eligible for cashback as transactions are made across different Qualifying Periods.
	30 Nov 2024, 12:00	S\$100	
	1 Dec 2024, 00:01	S\$200	