

Frequently Asked Questions on the "The \$\$8,888 Abundance Giveaway Campaign" Eligibility Criteria

1. Who can participate in this campaign?

This campaign is open to all DBS/POSB customers aged 18 years and above, with a DBS/POSB Deposit Account and DBS PayLah!. No registration is required. (For the avoidance of doubt, DBS Corporate account holders will not be eligible to participate in this Campaign)

2. What is the qualifying period for this campaign?

This campaign will run from 07 January till 18 February 2025, both dates inclusive.

3. How do I qualify for this campaign?

No registration required. Sending a QR Ang Bao or eGift of minimum S\$8 constitutes your active participation in this promotion and should you be selected as a winner, your consent to DBS publishing your details on this webpage as means of the prize-winner notification.

Each Eligible Customer will be awarded one lucky draw chance to qualify for the Campaign if he/she met criteria in Clause 2.1.a **and** 2.1.b during the Campaign Period:

| 2.1.a | Sent an eGift of minimum S\$8 via DBS PayLah! to another unique customer | | |
|-------|---|--|--|
| | ("Eligible eGift transaction"); OR | | |
| | Loaded a QR Ang Bao of minimum S\$8 via DBS PayLah! and gives it to another uniqu | | |
| | customer who must then redeem it via DBS PayLah! or PayNow ("Eligible QR Ang | | |
| | Bao transaction") | | |
| 2.1.b | Did not exceed S\$500 cash withdrawals from their DBS/POSB accounts from 07 | | |
| | January 2025 to 18 February 2025. | | |

DBS Digital Gifts (eGifts/QR Ang Baos)

4. I am not a DBS PayLah! user, how do I download DBS PayLah!?

Simply search for 'DBS PayLah!' in the Apple App Store, Google Play Store, or Huawei App Gallery and download it for free! For more information on how to apply for DBS PayLah!, please click here.

5. What is a DBS eGift and how do I send it?

DBS eGift is a digital Ang Bao feature on DBS PayLah!. Simply select "Pay" or "eGift" from the homepage of your PayLah! App. You may write a personalised message or upload a photo from your phone gallery in "Type a messsage, " and pair it with a fun, festive sticker. Your transaction will be sent as a digital gift.

6. What is a DBS QR Ang Bao and where can I get it?

The DBS QR Ang Bao is a loadable gift card embedded with a QR code. You can load up to \$\$999 using DBS PayLah! and gift it to your loved ones and friends who in turn can redeem the value loaded in the QR Ang Bao using DBS PayLah!. DBS QR Ang Baos are free for collection at all DBS/POSB branches from 03 January 2025.

7. How to load a DBS QR Ang Bao and how does the receiver redeem it?

Find out how to use it here.

8. Do I earn multiple lucky draw chances for all DBS eGift and QR Ang Bao transactions made during the campaign period?



To qualify for the lucky draw, a customer has to gift a DBS eGift or QR Ang Bao of a minimum value of SGD\$8. Each Eligible Customer is entitled to only one entry into the draw, regardless of how many times they meet the criteria in Clause 2.1.

9. Do I earn any lucky draw chances for receiving a DBS eGift (or DBS QR Ang Bao)?

No. Receiving DBS QR Ang Baos or eGifts will not earn you any lucky draw chance. To earn a lucky draw chance and qualify for this campaign, you would need to meet the eligibility criteria stated in Clause 2.1 of the terms and conditions.

Cash Withdrawal

10. Are cashier's orders considered as cash withdrawal?

No, cashier's orders are not considered as cash withdrawal.

11. Is cash withdrawal via Cash-Point considered as cash withdrawal?

No. Only withdrawals made at local DBS/POSB ATMs, LNY Pop-up ATMs or branches, as well as notes obtained through online reservations, will be taken into account.

12. If my partner withdraws cash from our joint account, will it be counted towards my cash withdrawals as well?

Yes. A cash withdrawal from a joint account at DBS/POSB Branches (with or without DBS/POSB Cards) will be considered as cash withdrawals for all joint account holders.

Lucky Draw

13. When and where will the lucky draw be conducted?

The lucky draw will be conducted on conducted on 14 May 2025 with external auditors present at our office located at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982.

14. How many winners will be picked from the draw and what do they win?

A total of 1,396 lucky winners will be picked from the draw. Prize won depends on the Prize Category the winner falls under.

| Prize Name | Number of Winners | Cash Prize |
|---------------|-------------------|------------|
| Big Ang Bao | 8 | \$8,888 |
| Small Ang Bao | 1,388 | \$88 |

Prize Fulfilment

15. How will the lucky draw results be announced?

The lucky draw results will be posted on our website within 7 days from 14 May 2025.

16. If I win, how will I receive my prize and be notified?

Congratulations! If you win, your prize will be credited to your DBS/POSB PayNow-linked account (using your NRIC/FIN or mobile number) within 2 months from 14 May 2025. You will receive notification via our app (push notification) and/or email. Please ensure your PayNow-linked account remains active and open, and your contact details are up-to-date with DBS/POSB to receive both your prize and notification.



17. What is PayNow and how do I register for PayNow?

If you have any questions about PayNow or related to PayNow registration, please refer here.