

DBS Sure Win Ang Pow (“CNY Promotion”) Terms and Conditions

1. DBS/POSB Credit or Debit Cardmembers (“Cardmembers”, each a “Cardmember”) will be eligible to receive a Sure Win Ang Pow Card (“Ang Pow”) from 23 January 2015 – 5 March 2015, while stocks last (both dates inclusive) (“Eligible Period”), subject to a minimum spend of S\$168 in a single receipt (“Total Account Spend”) charged to DBS/POSB Credit or Debit Card (“Card”) during the Eligible Period at the participating merchant outlets (“Outlets”). Maximum of five (5) Ang Pow can be redeemed per customer per day. Eligible cardmembers will include all staff of DBS Bank Ltd.
2. Cardmembers stand to win one of the prizes listed below; subject to the availability of the Ang Pow at participating merchant outlets:
 - i) S\$1,688 cash
 - ii) S\$68 cash
 - iii) \$5 voucher
 - iv) Abalone Gift Set (includes a can of Skylight Amidori Abalone in Supreme Broth and Golden Bird’s Nest)

Redemption details for items **i)** and **ii)** stated above are:

- Email DBS at CNY2015@dbs.com to inform DBS of your win before 31 March 2015. An automated reply should be sent to you if the email has been successfully received.
- Kindly provide your full name, credit/debit card number used in the transaction to win the Ang Pow and a valid contact number.
- Arrangements will be made to collect the Ang Pow from you. 3 attempts will be made to contact you. If you remain uncontactable and the Ang Pow is not collected by 30 April 2015, the prize will be forfeited.
- The Ang Pow will be validated upon collection and a form requesting your details will need to be completed to process the transaction.
- Forms with incorrect/missing information will not be processed.
- Cash prize will be fulfilled in the following manner:
 - Winner through Credit Card payment: Cash price will be credited into Cardmember’s Principal credit card account 3 months from the date of receipt of the validated card and completed form.
 - Winner through Debit Card payment: Cash price will be credited into Cardmember’s CASA Account 3 months from the date of receipt of the validated card and completed form.
- The prize is not exchangeable for any other items.
- Any fraudulent claims will be referred to the police.
- DBS is not liable for lost/damaged/stolen/expired cards. No replacements will be issued.

Redemption details for item **iii)** stated above are:

- Voucher is redeemable at these selected outlets
- Bee Cheng Hiang
 - Serangoon
 - New Bridge Road
 - Pagoda Street

- Ang Mo Kio
- Bedok
- Toa Payoh
- Sims Avenue
- Tanjong Katong
- East Coast
- Geylang
- Clementi Central
- Big Box
- Crystal Jade
 - Crystal Jade My Bread
 - Crystal Jade Kitchen
 - Crystal Jade La Mian Xiao Long Bao
- ESSO
 - All outlets
- Sheng Siong
 - All outlets
- SPC
 - All outlets
- Tung Lok Group
 - TungLok Heen
 - TungLok Signatures
 - TungLok Seafood
 - TungLok XiHe Peking Duck
 - Shin Yeh Restaurant
 - TungLok Teahouse
 - Shin Yeh Bistro
 - Lao Beijing
 - LingZhi Vegetarian
 - Noodle Stories
- Peach Garden
 - The Metropolis (Tower 1)
 - OCBC Centre
 - Orchid Country Club
 - Thomson Plaza
 - Miramar Hotel
 - NTU Blk N2.1
 - Chinatown Point
- Malls managed by AsiaMalls
 - Tiong Bahru Plaza
 - Hougang Mall
 - Century Square
 - Tampines 1
- Xin Cuisine Chinese Restaurant (by Holiday Inn Atrium Singapore)
- Watsons (All except for outlets in Changi Airport)

- All outlets, except outlets located at Changi Airport
- Voucher is valid till 31 March 2015.
- Only original vouchers will be accepted.
- Voucher is valid for one-time use in a single receipt on the next transaction.
- Vouchers can be combined for use. Maximum of five (5) vouchers can be used per transaction, per card, per table per bill.
- For redemption at Malls managed by AsiaMalls, please exchange for your AsiaMalls voucher at the customer service counter. Each customer can redeem a maximum of five (5) S\$5 AsiaMalls vouchers (valid only with presentation of 5 different receipts with min. S\$168 spent).
- For redemption at Big Box, please present your receipts at Info Box, on level 2 to redeem for your Sure Win Ang Pow.
- S\$5 vouchers at SPC and ESSO are valid for purchase of petrol only. Not valid for purchase of cigarettes, parking coupons, or phone cards.
- Voucher cannot be used in conjunction with any other on-going offers, promotions, discounts, privileges, vouchers, rebates, loyalty programmes or in-house offers.
- Voucher is not exchangeable for cash or any other items. Value not fully redeemed is not refundable.
- Voucher must be presented prior to ordering/purchase.
- Any balance payment must be made with a DBS/POSB Credit/Debit Card.
- DBS is not liable for lost/damaged/stolen/expired cards. No replacements will be issued.

Redemption details for item **iv)** stated above are:

- Present your voucher at the following address for redemption:
ORO Redemption Centre
18 Cross Street, China Square Central , #B1-07/08/09,
Singapore 048423
Tel: 6225 5918
Mon-Fri, 12pm-8pm; Sat & Sun 12pm-4pm (closed on PH)
 - Voucher is valid till 31 March 2015.
 - Only original vouchers will be accepted.
 - Last date of redemption is 31 March 2015. It shall cease to be valid after the end of the validity period and no refunds, payments, replacements or exchanges shall be permitted or entertained.
 - The Abalone Gift Set is not exchangeable for cash or any other items.
 - DBS is not liable for lost/damaged/stolen/expired cards. No replacements will be issued.
 - The use of this voucher for redemption of the item shall constitute a purchase of goods or services by the person from the Merchant supplying such goods or services, and DBS assumes no liability or responsibility whatsoever for the acts or default of the Merchant or in respect of any defect or deficiency in the goods or services for which any Redemption Voucher is redeemed. DBS is not an agent of the Merchant. Any disputes about quality or performance should be resolved directly with the Merchant.
3. To qualify for the Ang Pow redemption, Cardmembers will have to spend a minimum amount of S\$168 in a single receipt at participating merchant outlets to redeem the Ang Pow. Ang Pows are only available while stocks last. Participating outlets are detailed below:
- Big Box

- Crystal Jade
 - Crystal Jade Jiang Nan
 - Crystal Jade Pristine
 - Crystal Jade Dining Place
 - Crystal Jade Steamboat Restaurant
 - Crystal Jade Steamboat Kitchen
 - Crystal Jade Kitchen
 - Crystal Jade La Mian Xiao Long Bao
- Sheng Siong
 - All outlets
- SPC
 - All outlets
- Tung Lok Group
 - TungLok Heen
 - TungLok Signatures
 - TungLok Seafood
 - TungLok XiHe Peking Duck
 - Shin Yeh Restaurant
 - TungLok Teahouse
 - Shin Yeh Bistro
 - Lao Beijing
 - LingZhi Vegetarian
 - Noodle Stories
- Peach Garden
 - The Metropolis (Tower 1)
 - OCBC Centre
 - Orchid Country Club
 - Thomson Plaza
 - Miramar Hotel
 - NTU Blk N2.1
 - Chinatown Point
- Malls managed by AsiaMalls
 - Tiong Bahru Plaza
 - Hougang Mall
 - Century Square
 - Tampines 1
- Xin Cuisine Chinese Restaurant (by Holiday Inn Atrium Singapore)
- Watsons
 - Bugis Junction
 - Bedok Mall
 - Causeway Point
 - Compass Point
 - Jurong Point
 - JEM
 - Novena

- Ngee Ann City
 - Northpoint
 - NEX
 - Tampines Mall
 - Toa Payoh (HDB)
 - Tiong Bahru Plaza
 - VivoCity
 - Raffles City
 - ION Orchard
 - IMM Building
 - Junction 8 Shopping Centre
 - Parkway Parade
 - Bukit Panjang Plaza
4. The Total Account Spend is based on local retail transactions made during the eligible period. Spending for the following are NOT eligible: NETS transactions, top-ups (i.e., EZ link, Transitlink etc.), bill payment (i.e., telecommunications, utilities, town council, insurance, CPF, IRAS, DBS iBanking, etc), balance transfers, cash advance, My Preferred Payment Plan and any other bank related fees which are posted during the respective promotion periods. Instalment payment plan (“IPP”) transactions must be charged to a DBS/POSB Credit Card (“Credit Card”) and will qualify based on the full retail value of the IPP on the retail charge slip.
 5. In the event the Cardmember does not spend a minimum of S\$168, the bank reserves the right to charge the amount of the value of the prize to Cardmember’s credit/debit card.
 6. DBS assumes no responsibility for any loss or damage or expenses arising in connection with the CNY Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Cardmember’s eligibility in the CNY Promotion.
 7. DBS makes no representation to the quality or performance of the goods and services provided by the merchants/ partners/ vendors in connection with the CNY Promotion.
 8. These Terms and Conditions shall be read in conjunction with the DBS Cards General Promotions Terms & Conditions. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the CNY Promotion. The DBS Cards General Promotions Terms & Conditions are available on www.dbs.com/sg/cards/tc.
 9. DBS’ decision on all matters relating to the CNY Promotion is final and binding on all Cardmembers. DBS shall not be obliged to enter into any correspondence on any matter concerning the CNY Promotion.

10. DBS may vary these Terms and Conditions without notice, or withdraw or discontinue the CNY 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 CNY Promotion, these Terms and Conditions shall prevail.
11. Cardmembers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of Cardmembers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the CNY Promotion, and confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on www.dbs.com/privacy.
12. These Terms and Conditions are governed by Singapore law and the Cardmembers agree to submit to the exclusive jurisdiction of the Singapore courts.
13. A person who is not a party these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of the CNY Promotion.