

DBS PayLah! Overseas QR S\$3 Campaign (“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 an “**Account**” and collectively, “**Accounts**”).

3. Campaign Mechanics

- 3.1. The Campaign will commence on 1 July 2026 and will end on 31 October 2026 (“**Campaign Period**”).
- 3.2. The Campaign is open to all Qualified Users who successfully make a Qualifying Transaction using the DBS PayLah! QR functionality by scanning a DuitNow, QRIS or PromptPay QR (“**Scan to Pay**”) at any participating merchants within Malaysia, Indonesia or Thailand for payment of goods and services (individually a “**Qualified User**” and collectively, “**Qualified Users**”) during the Campaign Period.
- 3.3. Each Qualified User is entitled to one (1) redemption per calendar month.
- 3.3.1. A Qualified User is defined as a user who has not made any PayLah! overseas Scan to Pay transactions between 1 June 2025 and 31 May 2026 (both dates inclusive).
- 3.4. A participating merchant in Malaysia is any merchant that displays the DuitNow acceptance mark on display at the merchant store front. The acceptance mark should also be tagged to any of the following financial institutions:
- Ambank
 - Boost (Axiata Group Berhad)
 - Hong Leong Bank
 - Maybank (MAE)
 - Public Bank
 - Razer Merchant Services

- TNG (Touch n' Go)
- UOB
- OCBC Bank
- CIMB Bank
- Finexus
- Bank Islam
- NTT DATA

3.5. A participating merchant in Indonesia is any merchant that displays the QRIS acceptance mark on display at the merchant store front.

3.6. A participating merchant in Thailand is any merchant that displays the PromptPay acceptance mark on display at the merchant store front. The acceptance mark should also be tagged to any of the following financial institutions:



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

3.8. The Campaign is valid for the first 12,500 Qualifying Transactions made every month, from 1 July 2026 and will end on 31 October 2026.

3.9. Each Qualified User will be entitled to receive 100% Cashback, capped at S\$3 (“**Cashback**”) for each Qualifying Transaction with no minimum spend.

3.10. DuitNow, QRIS or PromptPay 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 a 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 or marketing 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's 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's 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.