



DBS Saturday Savings with PayLah! ("Campaign")

Terms and 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 29 August 2026 and will end on 19 December 2026 (**"Campaign Period"**).
- 3.2. The Campaign is open to all Users of the DBS PayLah! Application. To qualify for the Campaign, Users must use the DBS PayLah! QR Code functionality to successfully scan the SGQR Code (**"Scan to Pay"**) and make payment physically at participating hawker centres, coffee shops, wet markets and heartland shops (**"Participating Merchants"**) during the Campaign Period. The list of Participating Merchants is set out in the attached PDF file.
- 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. Cashback will only be awarded for Qualifying Transactions made at Participating



Merchants listed in the attached [Participating Merchant List](#). Transactions made at merchants not listed in the list, or within the excluded merchant categories below, will not be eligible for cashback, even if the merchant accepts PayLah! payments.

Excluded merchant categories include:

- Agencies, including travel agencies and domestic help agencies
- Associations / clubs
- Car rentals
- Charity organisations
- Commercial malls / shops located in privately owned commercial malls, such as Bugis Junction, Great World City or Tanglin Mall
- Design studios, such as interior design studios
- Hotels / hostels
- Learning centres
- Medical services, such as general practitioners
- Petrol stations
- Pharmacies
- Places of worship
- Veterinary services
- Schools

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 160,000 Qualifying Transactions made every Saturday, from 6AM onwards until fully redeemed from 29 August 2026 and will end on 19 December 2026.
- 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.
- 3.14. Cashback applies only to eligible PayLah! Scan & Pay transactions made in person at participating merchants using SGQR, NETS QR or PayNow UEN QR.

Other QR payment types are not eligible, including but not limited to:

- PayNow/PayLah! QR payments to personal mobile numbers
- PayNow UEN QR payments made to payment service providers, such as:



- FOMOpay (201543956D)
- HITPay (201605883W)
- QFpay / YeahPay (201832698H)
- ShopeePay (201929813C)
- Qashier (201905998K)
- Allinpay (201731166R)
- FAZZ (202317333G)
- Fave (201537361C)
- ADYEN (201210678M)
- Debia (201117573N)
- Stripe Pay (201524528H)
- Razer Merchant (201333815C)
- Airwallex (201626561Z)
- Xendit (201615149H)
- 2C2P (200723349C)
- Xfers (201411660R)
- Shopback (201309847E)

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 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 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 Campaign 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.