

Terms and Conditions Governing POSB Work Permit Welcome to SG 2025 – New PayNow Registration (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

ELIGIBILITY

1. The Promotion shall run from 01 October 2025 to 31 December 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is exclusive for Work Permit Holders with a POSB Payroll Account opened during the Promotion Period, with no prior PayNow registration in the last 12 months from 01 October 2024 to 30 September 2025 (“**Eligible Customer**”).

MECHANICS

3. Eligible Customers must fulfil the following criteria below (“**Qualified Customer**”) to qualify for the Promotion and receive S\$5 (“**Reward**”).
 - a) Link your POSB Payroll Account to your Mobile Number with PayNow.
 - b) Be among the first 8,500 Qualified Customers per qualifying period.

FULFILMENT

4. Reward earned will be credited to POSB Payroll Account and reflected on monthly bank statement.

Qualifying Period	Crediting Due Date
01 Oct – 31 Dec 2025	30 June 2026

5. The Reward will be credited to the Qualified Customer's POSB Payroll Account, which must be linked to PayNow via their mobile number.
6. The Reward shall be forfeited if the Qualified Customer's POSB PayNow-linked account(s) is terminated or suspended at the time of crediting.
7. The Reward is strictly non-transferable, non-exchangeable and non-replaceable.
8. POSB Payroll Account (‘Linked CASA Account’) must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cashback. In the event that the POSB Payroll Account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Reward is credited into the said account, DBS reserves the right not to credit the Reward.

GENERAL

9. DBS reserves the right to claw-back the Reward amount without prior notice if it reasonably determines that the customer is not eligible for the Reward, including where the Reward was awarded due to an error or cancelled.
10. DBS shall not be responsible for any failure or delay which may result in any customers being omitted from enjoying the Reward.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
12. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
13. The Qualified Customer consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the customers' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and customers confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.
14. The Qualified Customer consents to DBS offering products/services that may be of interest to the customers for marketing purposes in connection with Promotion. Such marketing messages may be sent via email, regardless of customers' registration with the National Do-Not-Call Registry. This consent will override customers' existing marketing consent with DBS.