

## Terms & Conditions of 2021 NETS Heartlands Go Digital Lucky Draw Campaign (20<sup>th</sup> November 2021 – 31<sup>st</sup> January 2022)

The NETS Heartlands Go Digital Lucky Draw campaign (“**Campaign**”) is carried out by Network for Electronic Transfers (Singapore) Pte Ltd (“**NETS**”) and is subject to these terms and conditions (“**Terms**”).

1. The Promotion is open to all existing DBS/POSB, HSBC, OCBC, Maybank, Standard Chartered, UOB (“**Participating Banks**”) and NETS bank cardholders (“**Customers**”), including the employees of NETS and employees of the Participating Banks.
2. The Campaign shall be held from 20<sup>th</sup> November 2021 – 31<sup>st</sup> January 2022 (“**Campaign Period**”).
3. Any NETS merchants at identified heartland precincts islandwide, which is registered with NETS and/or the Participating Banks, has a physical store in Singapore and accepts NETS Bank Card and Bank mobile application via NETS QR code for payments may participate in this Campaign. Please visit [www.nets.com.sg/NETSHeartlandGoDigital](http://www.nets.com.sg/NETSHeartlandGoDigital) for list of participating merchants. (“**Participating Merchant**”). Any NETS merchants who are gaming, financial, charity, money changing, government link and non-profit organization are not Participating Merchants.
4. NETS may from time to time in its absolute discretion decide on the eligibility of a Participating Merchant or Customer for participation in the Campaign.
5. Please note that this terms and conditions is only applicable to this Campaign and this Campaign is separate from the Heartland Festival Lucky Draw. Separate terms and conditions apply for Heartland Festival Lucky Draw. For more information on the Heartland Festival Lucky Draw, please visit <https://heartlandsfestival.com/> for more information.

### Campaign Mechanics:

6. Customers are automatically entered into the Lucky Draw when every minimum spend of S\$10/- in a single receipt/transaction is made with their Qualified NETS Bank Cards at any one of the Participating Merchants in Singapore during the Campaign Period (“**Qualifying Transaction**”). Customers may opt-out of the Lucky Draw by sending an email before 31<sup>st</sup> December 2021 to [marketing@nets.com.sg](mailto:marketing@nets.com.sg), stating your name, email address, contact number, bank name and your statement that you wish to opt-out of this Lucky Draw.
  - a. “**Qualified NETS Bank Cards**” shall mean DBS-NETS/ POSB-NETS/ HSBC-NETS/ OCBC-NETS/ Maybank-NETS/ Standard Chartered-NETS/ UOB-NETS ATM, debit and credit cards issued by the Participating Banks in Singapore; and
  - b. “**Qualified QR Applications**” shall mean the Participating Banks’ QR payments mobile applications (which include NETSPay, DBS PayLah, DBS digibank mobile app, POSB digibank mobile app, UOB TMRW, OCBC Pay Anyone™, OCBC Digital and Standard Chartered Mobile Banking App)

7. Customers will receive one (1) chance in the Lucky Draw with every Qualifying Transaction.
8. There will be a total of 2 draws and a total of 150 winners during the Campaign Period. 150 winners will win \$100 in cash, credited into designated bank account with the Participating Banks (“Prize”)
9. The draw will be conducted at NETS premises and names of the winners will also be publicly published on the NETS website ([www.nets.com.sg](http://www.nets.com.sg)) as per the schedule below.

Campaign/ Qualifying Period	Total Winner	Draw Date	Winner Website Announcement date
20 <sup>th</sup> November – 31 <sup>st</sup> December 2021	100	10 <sup>th</sup> January 2022	10 <sup>th</sup> February 2022
1 <sup>st</sup> January – 31 <sup>st</sup> January 2022	50	10 <sup>th</sup> February 2022	10 <sup>th</sup> March 2022

10. Winners of the Lucky Draw will be notified by NETS or the Participating Banks via call / SMS / email / redemption letter within one (1) month from each Draw Date stated above.
11. By participating in this Lucky Draw, each participant is hereby deemed to have consented and agreed to each of the Participating Banks sharing, disclosing and/or releasing their names, contact information (e.g. mobile number, email address and mailing address) and transaction history to NETS for the purpose of facilitating this Lucky Draw, announcing the winners on NETS website, for the fulfilment and redemption of the Prizes and for the submission of an audited statement of account of the Lucky Draw to the Singapore Police Force under the Common Gaming (Exemption) Notification 1997 / Remote Gambling (Exempt Persons) Order 2015.
12. Upon the successful verification by NETS and subject to the winner’s compliance with any instructions specified by NETS, winners will receive the Prize via a bank transfer no more than three (3) months from Draw Date.
13. The qualified transactions that are eligible for this campaign must not be blocked for use (in good standing) and conducted in a proper and satisfactory manner as determined by the banks in their sole discretion at the time of crediting the Prize. In the event that the registered card and/or account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Prize is credited into the said account, NETS and/or the participating banks reserve the right not to credit the Prize to the Participant.
14. Reserve winner(s) will be drawn to replace any winner(s) subsequently disqualified and will receive the Prize via a bank transfer no more than four (4) months from the Draw Date.
15. Winners shall comply with any instructions specified by NETS or the Participating Banks. In the event a winner fails to comply with any other instruction or condition specified by NETS or the Participating Banks, the Prize may be forfeited at NETS’ absolute discretion.
16. Prizes are not transferable, exchangeable nor redeemable for other prizes.
17. In the event that the Prize incurs any tax liability, such tax is the sole responsibility of the winner.

18. Actual Prize may differ from the image shown anywhere during the Lucky Draw or in any communications or publications relating thereto. The Customer shall not have any right to make any claims or demands against NETS or the Participating Banks in connection with such variances.
19. NETS reserves the right to disqualify an otherwise eligible Customer from winning a Prize and/or substitute another Customer as the winner in the event that NETS in its absolute discretion believes that the particular Customer may have contravened, will contravene or has contravened any of these Terms and/or may bring NETS into disrepute. In the event the Prize has already been awarded, the Prize must be returned to NETS at the said participant's / Customer's cost and expense.
20. NETS reserves the right to substitute the Prize with another prize of lower or equivalent value, whether of similar nature or otherwise without prior notice.
21. NETS reserves the right to partially or completely cancel, terminate or suspend the Lucky Draw for any reason without any liability whatsoever.
22. NETS' decisions on all matters pertaining to the Lucky Draw are final and binding. No further correspondence regarding the Lucky Draw, these Terms or any decision made by NETS in connection therewith and/or the results will be entertained. NETS reserves its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.
23. NETS or the Participating Banks shall not be liable to any person in any way for any loss or damage howsoever arising from or in connection with the Lucky Draw and/or any of the Prizes.
24. NETS reserves the right at any time to amend or delete these Terms and/or any of the instructions or explanations at its sole discretion without prior notice. Any such changes shall be binding and will take effect immediately upon such amendment, change or deletion. Participation in this Lucky Draw shall constitute acceptance of these Terms and any amendment(s) thereof.
25. By entering this campaign, customers or participants acknowledge that they have read and understood NETS' Data Protection Policy (as published in NETS' website), and consent to the collection, use and disclosure of their personal data by NETS for the purposes set out in these Terms. Please visit <https://www.nets.com.sg/policies/data-protection/> for the full version of NETS' Data Protection Policy.
26. The Participating Banks shall not be liable or responsible for any acts or omissions of NETS in connection with this Lucky Draw (including without limitation any collection, use, disclosure and/or processing of any participant's personal data in connection with this Lucky Draw).