

Annex B

Terms & Conditions of NETS Lunchtime deal at Koufu (9 September – 31 October 2022)

The NETS Lunchtime deal at Koufu (“**Promotion**”) 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 Promotion period is valid from 9 September – 31 October 2022, both dates inclusive (“**Promotion Period**”) unless otherwise stated.
3. The Promotion is valid at all physical food stalls at all Koufu outlets except Koufu outlets in Education Institutions in Singapore which are registered with NETS and/or the Participating Banks and accepts payment through Qualified NETS Bank Card and/or Qualified QR Applications (defined below). Please visit <https://www.nets.com.sg/KOUFU> for list of participating outlets. (“**Participating Outlets**”).
4. NETS may from time to time in its absolute discretion decide on the eligibility of a Participating Outlets or Customer for participation in the Promotion.

Promotion Mechanics:

5. Customers are eligible to receive a \$1 discount voucher on drinks (“**Voucher**”) (1 piece) if he/she spends a minimum of \$5 in a single receipt at any food stalls within the Participating Outlets between 11am to 2pm daily using their Qualified NETS Bank Cards or Qualified QR Applications during the Promotion Period (“**Qualifying Transaction**”).
 - 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, NETS FlashPay and NETS Prepaid Card 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)
6. Vouchers are limited to the first 15,000 Qualifying Transactions during the entire Promotion Period, on a first-come first-served basis, while stocks last. Each Customer shall only be eligible to redeem 1 Voucher per day.
7. The Customer may use the Voucher for any purchase of drinks at the designated drinks stall within the Participating Outlets (“**Redemption**”) (No minimum spending required). Redemption is only valid for the Customer’s next purchase and must be made within the Promotion Period.
8. The Promotion and Redemption are only available at Participating Outlet’s food stalls with manned cashier counter and not valid for online ordering or self-service kiosk purchase.

9. The Promotion is not valid in conjunction with other promotions, all promotions are mutually exclusive.
10. Redemptions are only available at the Participating Outlets.
11. The Promotion is strictly non-refundable, non-transferable, and non-assignable.
12. If any Qualifying Transaction is cancelled or reversed during the Promotion Period, the Customer will not be considered to have met the Qualifying Transaction. In this event, the Customer shall reimburse NETS for the retail costs of the Redemption redeemed, when requested by NETS.
13. NETS reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.
14. NETS's decisions on all matters pertaining to the Promotion are final and binding. No further correspondence regarding the Promotion, 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.
15. 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 Promotion and/or any of the Prizes.
16. 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 Promotion shall constitute acceptance of these Terms and any amendment(s) thereof.
17. NETS does not take any responsibility in the case any Customers are not entitled to participate in the Programme, whether as a result of certain technical restrictions or any other specific limitations or due to force majeure events, which include and are not limited to regulatory events, government directives, government interventions and act of God etc.
18. NETS is not an agent and makes no representation as to the quality of goods and services provided. Any dispute about the quality of performance of the product and/or service(s) is to be resolved directly with the Koufu Pte. Ltd.
19. By participating in this Promotion, 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.

Updated: 02082022