

Terms & Conditions of NETS x Yue Hwa Lucky Draw
12 December 2024 – 28 January 2025

The NETS x Yue Hwa Lucky Draw (“**Lucky Draw**”) is carried out by Yue Hwa Chinese Products Pte Ltd (“**Yue Hwa**”) in conjunction with Network for Electronic Transfers (Singapore) Pte Ltd (“**NETS**”) and is subject to these terms and conditions (“**Terms**”).

1. The Lucky Draw is open to all existing DBS/POSB, HSBC, OCBC, Maybank, Standard Chartered, UOB (“**Participating Banks**”) and NETS bank cardholders, including the employees of NETS and employees of the Participating Banks (collectively referred to as “**Customers**”).
2. The Lucky Draw period is valid from 12 December 2024 to 28 January 2025, both dates inclusive (“**Lucky Draw Period**”) unless otherwise stated.
3. The Lucky Draw is valid at Yue Hwa outlets 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/YueHwa> for list of participating outlets (collectively as “**Participating Outlets**”).
4. NETS and Yue Hwa 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. For the purposes 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, NETS FlashPay and NETS Prepaid Card in Singapore; and
 - b. “**Qualified QR Applications**” shall mean the Participating Banks’ QR payments mobile applications (which include NETS App, DBS PayLah, DBS digibank mobile app, POSB digibank mobile app, UOB TMRW, OCBC app, Standard Chartered Mobile Banking App and Maybank2u SG (Lite)).
6. To qualify for the Lucky Draw (“**Qualifying Transaction**”), Customers will need to:
 - a. register for a membership account with Yue Hwa; and
 - b. spend a minimum of \$28 in a single receipt using their Qualified NETS Bank Cards or Qualified QR Applications at any one of the Participating Outlets in Singapore during the Promotion Period.
7. Customers will receive one (1) chance in the Lucky Draw with every Qualifying Transaction.

Prize:

8. There will be a total of 96 prizes available to be won for the Lucky Draw, in the following quantities:

(“Prizes”)	
Prize description	Quantity
NETS Prepaid Card with \$888 stored value	1
NETS Prepaid Card with \$688 stored value	1

NETS Prepaid Card with \$388 stored value	1
NETS Prepaid Card with \$88 stored value	5
NETS Prepaid Card with \$58 stored value	10
NETS Prepaid Card with \$38 stored value	15
NETS Prepaid Card with \$28 stored value	20
NETS Prepaid Card with \$18 stored value	43

9. Each winner will only be entitled to one (1) Prize. For the avoidance of doubt, if a Customer is drawn more than once to win a Prize for multiple Qualifying Transactions made, the Customer will only be entitled to the Prize based on the first draw and shall not be entitled to any Prize(s) from subsequent draws.
10. The Lucky Draw will be conducted at Yue Hwa's head office premises on 3 February 2025 ("**Draw Date**"), or any such date, time or venue as may be determined by Yue Hwa.
11. Winners of the Lucky Draw will be notified by Yue Hwa via call / WhatsApp / email within one month from Draw Date.
12. Winners shall collect their Prize at Yue Hwa Building by 2 March 2025.
13. Yue Hwa and NETS are not liable for any loss, exchange or return of the received Prize.
14. Any unredeemed Prize shall be forfeited and may either be re-drawn and given to another Lucky Draw winner or be donated to a charitable organization.
15. Prizes are not transferable, exchangeable nor redeemable for other prizes.
16. In the event that the Prize incurs any tax liability, such tax is the sole responsibility of the Winner.
17. Winners shall comply with any instructions specified by Yue Hwa and NETS. In the event a Winner fails to comply with the instructions or conditions, the Prize may be forfeited at Yue Hwa's and NETS' absolute discretion.
18. Actual Prize may differ from the image shown anywhere during the Lucky Draw or in any communications or publications relating thereto. The Winner shall not have any right to make any claims or demands against Yue Hwa and NETS in connection with such variances.

Personal Data Consent

19. By participating in the Lucky Draw, the Winner gives consent to Yue Hwa, NETS and their respective agents to collect, use and disclose their name and personal data and particulars, including but not limited to, personal identification information, contact details and photographs (for identification purposes) ("Personal Data") in connection with the Lucky Draw, registration and delivery of the Prizes to the Winners.
20. By entering this Lucky Draw, the participants acknowledge that they have read and understood Yue Hwa's and NETS' Data Protection Policy (as published in Yue Hwa's and NETS' website), and consent to the collection, use and disclosure of their Personal Data by Yue Hwa and NETS for the purposes set out in these Terms. Please visit <https://www.yuehwa.com.sg/en-us/privacy-policy> and <https://www.nets.com.sg/policies/data-protection/> for the full version of Yue Hwa's and NETS' Data Protection Policy respectively.
21. Collection of any personal data by Yue Hwa for this Lucky Draw is strictly for their own business requirements. NETS is not responsible for the collection, use and disclosure of personal data by Yue Hwa for this Promotion.

22. NETS is not liable for any loss of personal data resulting from any provision of personal data by the individual to Yue Hwa for the purpose of using their service or products.

Rights and Liability of Yue Hwa and NETS

23. Yue Hwa and NETS reserve the right to substitute the Prize with another prize of lower or equivalent value, whether of similar nature or otherwise without prior notice.

24. Yue Hwa and NETS reserve the right to disqualify an otherwise eligible Customer from winning a Prize and/or substitute another Customer as the Winner in the event that Yue Hwa and NETS in their absolute discretion believe that the particular Customer may have contravened, will contravene or has contravened any of these Terms and/or may bring Yue Hwa and NETS into disrepute. In the event the Prize has already been awarded to such a Customer, the Prize must be returned to Yue Hwa and NETS at the Customer's cost and expense.

25. Yue Hwa's and 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 Yue Hwa and NETS in connection therewith and/or the results will be entertained. Yue Hwa and NETS reserve its absolute right to determine an outcome and act as it deems fit in any dispute and/or issues relating thereto.

26. NETS, Yue Hwa and 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, Prize and/or any of the Promo Codes.

27. NETS and Yue Hwa reserve the right, at any time, in their absolute discretion:

- a. to determine the eligibility of the Customers to participate in the Lucky Draw;
- b. to partially or completely cancel, terminate or suspend the Lucky Draw for any reason without any liability whatsoever; and
- c. to amend or delete these Terms and/or any of the instructions or explanations at their absolute 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.

28. Without prejudice to paragraph 27 of the Terms, NETS and Yue Hwa shall not be responsible or liable for any inability, ineligibility or disqualification of any Customers to participate in the Lucky Draw, 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 acts of God etc.

29. 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 Yue Hwa.

30. For avoidance of doubt, in case of any discrepancy or inconsistency between the English version and its Chinese translation, the English version shall prevail.

NETS x 裕华国货幸运抽奖条款与条件

2024 年 12 月 12 日至 2025 年 1 月 28 日

NETS x 裕华国货幸运抽奖（“幸运抽奖”）由裕华国货私人有限公司（“裕华”）与星网电子付款公司（“NETS”）联合举办，并受以下条款与条件（“条款”）约束。

1. 幸运抽奖对所有现有的 DBS/POSB、HSBC、OCBC、Maybank、Standard Chartered、UOB（统称为“参与银行”）以及 NETS 银行卡持卡人开放，包括 NETS 和参与银行的员工（统称为“客户”）。
2. 幸运抽奖活动有效期为 2024 年 12 月 12 日至 2025 年 1 月 28 日（含首尾两日，“抽奖期”），除非另有说明。
3. 幸运抽奖仅适用于裕华在新加坡的指定门店，这些门店已注册 NETS 和/或参与银行的服务，并接受通过合格 NETS 银行卡和/或合格 QR 应用程序付款（定义如下）。参与门店列表请访问：<https://www.nets.com.sg/YueHwa>（统称为“参与门店”）。
4. NETS 和裕华保留绝对酌情权，随时决定某一参与门店或客户是否符合参与本促销的资格。

促销机制：

5. 幸运抽奖的定义如下：
 - a. “合格 NETS 银行卡”指由参与银行发行的 DBS-NETS/POSB-NETS/HSBC-NETS/OCBC-NETS/Maybank-NETS/Standard Chartered-NETS/UOB-NETS 提款卡、借记卡、信用卡，NETS FlashPay 卡及 NETS 预付卡；
 - b. “合格 QR 应用程序”指参与银行的 QR 支付手机应用程序（包括 NETS App、DBS PayLah、DBS digibank 移动应用、POSB digibank 移动应用、UOB TMRW、OCBC app、Standard Chartered 移动应用和 Maybank2u SG (Lite)）。
6. 为符合幸运抽奖的资格（“合格交易”），客户需：
 - a. 注册成为裕华会员账户；以及
 - b. 在活动期间，于新加坡任意参与门店使用合格 NETS 银行卡或合格 QR 应用程序单笔消费满 28 新元。
7. 每完成一笔合格交易，客户可获得一次（1）抽奖机会。

奖品：

8. 幸运抽奖共设 96 份奖品，具体奖品及数量如下：

奖品描述	数量
含 888 新元储值的 NETS 预付卡	1
含 688 新元储值的 NETS 预付卡	1
含 388 新元储值的 NETS 预付卡	1
含 88 新元储值的 NETS 预付卡	5

奖品描述	数量
含 58 新元储值的 NETS 预付卡	10
含 38 新元储值的 NETS 预付卡	15
含 28 新元储值的 NETS 预付卡	20
含 18 新元储值的 NETS 预付卡	43

9. 每位获奖者仅可获得一份（1）奖品。为避免疑义，若客户因多次合格交易被多次抽中，其仅可获得首次抽奖中的奖品，后续抽奖中所中得的奖品将无效。
10. 幸运抽奖将于 2025 年 2 月 3 日在裕华总部进行（“抽奖日期”），具体日期、时间或地点以裕华决定为准。
11. 裕华将通过电话/WhatsApp/电子邮件在抽奖日期后一个月内通知获奖者。
12. 获奖者需于 2025 年 3 月 2 日前前往裕华大厦领取奖品。
13. 裕华和 NETS 对收到奖品后的任何遗失、交换或退还概不负责。
14. 未领取的奖品将被作废，并可能重新抽取送予其他获奖者或捐赠给慈善机构。
15. 奖品不可转让、不可兑换或兑换为其他奖品。
16. 若奖品产生任何税务责任，税费由获奖者自行承担。
17. 获奖者需遵守裕华和 NETS 的指示。如获奖者未遵守指示或相关条件，奖品可能被裕华和 NETS 绝对酌情权取消。
18. 实际奖品可能与抽奖或相关宣传中显示的图片不同，获奖者不得因此向裕华和 NETS 提出任何索赔或要求。

个人数据同意

19. 参加幸运抽奖即视为获奖者同意裕华、NETS 及其代理商收集、使用和披露其姓名及个人数据，包括但不限于个人身份信息、联系方式和照片（用于身份验证）（“个人数据”），以便进行幸运抽奖、登记及发放奖品。
20. 参加幸运抽奖即表示参与者已阅读并理解裕华及 NETS 的数据保护政策（分别发布于裕华及 NETS 官网），并同意裕华及 NETS 按照条款收集、使用和披露其个人数据。完整政策请访问：<https://www.yuehwa.com.sg/en-us/privacy-policy> 和 <https://www.nets.com.sg/policies/data-protection/>。

裕华和 NETS 的权利与责任

21. 裕华国货为本次抽奖活动收集的个人信息，仅用于其自身业务需求。NETS 不对裕华国货在本次活动中收集、使用或披露个人信息的行为承担责任。

22. 因个人向裕华国货提供个人数据以使用其服务或产品而导致的任何数据遗失，NETS 概不负责。
23. 裕华和 NETS 保留更换为等值或更低价值奖品的权利，无需提前通知。
24. 如裕华和 NETS 认为客户违反条款或可能对裕华和 NETS 声誉造成不良影响，则保留取消获奖资格或替换获奖者的权利。如奖品已发放，该客户需自费归还奖品。
25. 裕华和 NETS 对幸运抽奖的所有事项决定均为最终决定，参与者不得提出异议。
26. NETS、裕华及参与银行不对幸运抽奖、奖品或促销码引发的任何损失或损害承担责任。
27. 裕华和 NETS 保留以下权利：
 - a. 决定客户的抽奖资格；
 - b. 取消、终止或暂停幸运抽奖；
 - c. 修改条款或相关指示，无需事先通知。
28. 若因不可抗力导致客户无法参与抽奖，NETS 和裕华概不负责，包括但不限于技术限制、监管事件、政府指令等。
29. NETS 并非代理，不对产品/服务的质量负责。任何争议请直接联系裕华解决。
30. 为避免疑义, 若英文版本与中文译本有任何差异或不一致，以英文版本为准。

更新日期：2024 年 12 月 19 日