Terms & Conditions of NETS x BHG Promotion
(26 November - 25 December 2026) (Annex B, Part 1)

The NETS x BHG Promotion ("**Promotion**") is carried out by Network for Electronic Transfers (Singapore) Pte Ltd ("**NETS**") and BHG (SINGAPORE) PTE. LTD. ("**BHG**") 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 eligible LifeSG App users who make payment via NETS QR, including employees of NETS and employees of the Participating Banks (collectively, the "Customers").

2. The Promotion period is valid from 26 November - 25 December 2026, both dates inclusive ("**Promotion Period**") unless otherwise stated.

3. The Promotion is valid at all BHG stores in Singapore which are registered with NETS and/or the Participating Banks and accepts NETS payment. Please visit www.nets.com.sg/BHG2026 for list of participating outlets ("**Participating Outlets**").

4. BHG and 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. For every S$200 spent in a single qualifying NETS transaction at any Participating Outlet during the Promotion Period, the customer shall be entitled to receive one (1) S$8 return voucher ("Voucher"). Voucher issuance shall be in multiples corresponding to the qualifying spend amount, subject to a maximum of three (3) Vouchers per customer per day, while stocks last. Each Voucher shall be valid for redemption on a subsequent purchase made during the applicable Promotion Period and shall not be redeemable in the same transaction in which it was issued. No minimum spend shall be required for Voucher redemption, subject to the Promotion Terms and Conditions.

6. All transactions need to be paid in a single transaction using their Qualified NETS Cards or Qualified QR Applications at the Participating Outlet during the Promotion Period ("Qualifying Transaction"):

    a. "**Qualified NETS Cards**" shall mean DBS-NETS/ POSB-NETS/ HSBC-NETS/ OCBC-NETS/ Maybank-NETS/ Standard Chartered-NETS/ UOB-NETS ATM and debit cards issued by the Participating Banks in Singapore, as well as NETS FlashPay Card, NETS Motoring Card and NETS Prepaid Card; 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 and Maybank2u SG).

7. Each of NETS and the Participating Banks 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 BHG.

8. If any Qualified Transaction is cancelled or reversed during the Promotion Period, the Customer will not be considered to have met the Qualified Transaction criteria. In this event, the Customer shall return the Promotion Item when requested by BHG or NETS.

9. BHG & NETS reserve the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.

10. BHG' & NETS' 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 BHG or NETS in connection therewith and/or the results will be entertained. BHG & NETS reserve the absolute right to determine an outcome and act as they deem fit in any dispute and/or issues relating thereto.

11. 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.

12. BHG & NETS reserve 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.

13. NETS does not take any responsibility in the case any Customers are not entitled to participate in the Promotion, 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.

14. Collection of any personal data by BHG (if any) from Customers participating in this Promotion is strictly for their own business requirements. NETS is not responsible for the collection, use and disclosure of personal data by BHG.

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

16. By participating in this Promotion, customers 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.

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