Terms and Conditions governing "POSB Smart Scholarships" 2021 Campaign

1. The Campaign

- 1.1 The "POSB Smart Scholarships" ("Campaign") is organised by DBS Bank Limited ("DBS"). By participating in this Campaign, you agree to be bound by these Terms and Conditions, which shall form a valid and binding agreement between you and DBS.
- 1.2 The qualifying period for the Campaign commences from 15 October 2021, 1500 hours and ends on 14 November 2021, 1500 hours ("Qualifying Period").

2. Eligibility

2.1 To be eligible for the Campaign, parents must have a valid Facebook and Instagram account and their child must have completed the Smiley's World of Smarts game by 14 November 2021 ("Participants").

3. Prize

- 3.1 The prize is a 5-day (15 hours) workshop valued at \$300 each, sponsored by Neobael ("**Prize**"). The workshop will be conducted during the November-December 2021 school holidays with a maximum capacity of 7 people per workshop.
- 3.2 There will be a total of 50 winners of the Prize 25 winners for the 6-9 year old category and 25 winners of the 10-12 year old category.

4. Campaign Mechanics

- 4.1 To participate in the Campaign, Participants are to complete the following within the Qualifying Period:
 - (a) Posting a photo of their child against the Zoom background received with their Smiley's World of Smarts game report on your Instagram feed (please ensure that your account is made public);
 - (b) Use the hashtag #posbsmileyworldofsmarts in your caption;
 - (c) Tag 3 friends; and
 - (d) Tag and follow @posb on Instagram.
- 4.2 DBS will choose 50 winners based on a first come, first serve basis. Winners will be contacted via Instagram Direct Message for their registered Smiley's World of Smarts email. Winners will receive an email containing the details of and instructions as to how to claim the Prize.
- 4.3 Participants are solely responsible and liable for comments made under their name, username, e-mail address and/or Facebook profile. DBS reserves the right to delete or edit, without notice to Participants, any posts, comments, entries or content that it deems, in its sole discretion, inappropriate or in violation of Facebook's and Instagram's Terms of Use.

5. General

- 5.1 Participation in the Campaign constitutes acceptance of these Terms and Conditions.
- 5.2 DBS may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these terms and conditions or suspend, postpone or terminate the Campaign or shorten or extend the Qualifying Period for the Campaign without prior notice or any liability to any person.
- 5.3 DBS will have the final decision on all matters regarding the Campaign. No correspondence or claims shall be entertained.
- 5.4 Each Prize or any part thereof shall not be transferable, exchangeable, redeemable or substituted for cash or other benefits.
- 5.5 The nature of the Prize(s) shall be at DBS' sole and absolute discretion. DBS reserves the right, at any time in its sole and absolute discretion, to substitute, withdraw, add to or alter the Prize(s) or any part thereof without prior notice. DBS reserves the right to modify and/or terminate the Prize(s) at any time at its sole discretion and without any prior notice to the Participants.
- 5.6 DBS shall not be liable in any way to any Participant or any other person for any injury, loss, damage or expense arising out of or in connection with the Campaign and the Prize(s).
- 5.7 Participants consent under the Personal Data Protection Act (Cap. 26 of 2012) to DBS' collection and use of the Participants' personal data and the use and disclosure of the Participants' personal data by/to third parties for the purpose of the Campaign. Participants agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.
- 5.8 Participants agree and consent to DBS and/or its advertising and promotional agencies using the Participants' names, public Instagram profile information and/or the Participants' Instagram post made for the purpose of the Campaign for DBS' advertising and promotional purposes and without additional compensation.
- 5.9 By creating an Instagram account and using any services, products or features of Instagram for the purposes of the Campaign (including without limitation, uploading any materials onto this platform), each Participant is fully liable and responsible for complying with all terms and conditions as may be imposed from time to time by the Facebook and Instagram platforms. DBS shall not be liable or responsible in any way whatsoever for such account and usage. Comments, photos, and video responses posted to the @posb Instagram page are also subject to the terms of use of the Facebook and Instagram platforms.
- 5.10 This Campaign is in no way sponsored, endorsed or administered by, or associated with, Facebook and Instagram. By participating in this Campaign, Participants agree to a complete release of Facebook and Instagram from any and all claims.
- 5.11 These Terms and Conditions shall be governed by the laws of Singapore and parties agree to be bound by the exclusive jurisdiction of the courts of Singapore.