

DBS X CIRCLES.LIFE

General Terms & Conditions

This Promotion is organised by DBS Bank Ltd ("DBS") and Circles.Life (Liberty Wireless Pte. Ltd., hereinafter referred to as "the Company"), collectively referred to as "the Organisers"

By entering the Promotion, you represent that you have read, understood and agreed to be legally bound by these terms and conditions.

By registering or subscribing to Circles.Life services, you issue consent for the Organisers to collect, use and disclose all photographs, personal information and names submitted in the Promotion for providing marketing material as the Organisers deem fit in accordance with the Personal Data Protection Act 2012.

Offer and redemption

This Promotion is valid from 12:00am on 15 January 2018 to 11:59pm 15 April 2018 Singapore Standard Time ("Promotion Period").

This Promotion is open to all DBS/POSB Credit Card or Debit Card principal and supplementary cardmembers ("Cardmembers").

To qualify for the Promotion, Cardmembers must:

- a. Enter the promo code DBSXCIRCLES upon checkout at Circles.Life
- b. Use a DBS/POSB Credit or Debit Card ("Card") for the checkout payment
- c. Complete the mobile-plan checkout on Circles.Life website successfully

Qualified Cardmembers will enjoy S\$20 off registration fee on Circles.Life website and an additional 1 GB /mo Bonus Data for 12 months ("Promotional Benefits").

The Promotion Benefits are valid as long as the Circles.Life mobile-plan subscription and the DBS Card remains active. The Promotion benefits will discontinue if the Circles.Life mobile-plan subscription is terminated, encounters a disruption or you withdraw from DBS Marketing Consent where DBS marketing messages may be sent to you via post, email, SMS, phone call, or other mobile messaging services, regardless of your registration with the National Do-Not- Call Registry. The Company reserves the right to discontinue your Bonus in the event your account is dormant, suspended or blacklisted.

Limitations

The promo code cannot be used in conjunction with other promo codes offered by Circles.Life – exceptions to this condition are entirely upon the discretion of the Organizers.

Circles.Life reserves the sole and absolute right to disqualify any users who have engaged in fraudulent conduct that is considered to be inappropriate or unacceptable.

Circles.Life reserves the sole and absolute right to withdraw, amend and/or alter the terms and conditions of the Campaign at any time without giving prior notice to users.

Circles.Life's decisions in any matter in relation to the Campaign shall be final and conclusive. Any request for appeal and review shall not be entertained.

Circles.Life shall not be liable for any claims by the users or be accountable for third-party claims or losses of any nature, including but not limited to, loss of profits, punitive, indirect, special, incidental, or consequential damages or for other damages and any related claims of any nature, including direct, indirect, third party, consequential or other damages resulting from or related to the Campaign.

Circles.Life shall not be responsible or liable for any claims of loss or damage to property or any personal injury or loss of life resulting from or related to the Campaign.

Circles.Life does not take any responsibility in the case of an event that may prevent the users from participating in the Campaign, as a result of certain technical restrictions or other limitations specific or force majeure, which include but not limited to regulatory events, government directive, government intervention and act of God etc.

Termination

Circles.Life reserves the sole and absolute right to disqualify any users who have engaged in fraudulent conduct that the Organizers deem to be inappropriate or unacceptable.

Circles.Life retains the right to withdraw the promotional benefits due to policy changes and/or regulatory restrictions.

All applicants may be subject to documentation and identification approval as well as a credit check the output of which will determine a successful transaction and subscription to Circles.Life. At all times general terms and conditions apply.