

Annex B

Terms & Conditions of NETS 2024 Scratch & SURE Win at Mustafa Jewellery

10 Oct – 11 Nov 2024

The NETS 2024 Scratch & SURE Win at Mustafa Jewellery (“**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, including the employees of NETS and employees of the Participating Banks (collectively referred to as “**Customers**”).
2. The Promotion period is valid from 10 October – 11 November 2024, both dates inclusive (“**Promotion Period**”) unless otherwise stated.
3. The Promotion is valid at Mustafa Jewellery 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/Deepavali2024> for list of participating outlets (collectively as “**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 earn a SURE Win scratch card **with \$1,000 minimum spend** 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 (“**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. There will be a total of 5,500 Prizes available to be won for the Promotion, in the following quantities:

Prizes	
Prize description	Quantity
iPhone 15 (128GB)	1
Mustafa voucher \$5	3000
Mustafa voucher \$10	300
Mustafa voucher \$20	200
NETS Prepaid Card with zero stored value	2,000

7. The SURE WIN scratch cards will be distributed by Mustafa Jewellery redemption counter. The cashiers will issue the SURE WIN scratch card at the point of purchase upon receipt of a single NETS receipt with min. spend of \$1,000.

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8. NETS reserves the discretion to change any of the Prize allocation mechanics without giving prior notice or reason.
9. If the Winning Customer does not scratch the SURE WIN scratch card within the Promotion Period, the unclaimed Prize will not be credited to the Winning Customers.

Additional Terms & Conditions:

10. Redemption of SURE WIN scratch card is limited to the first 5,500 Qualifying Transactions during the entire Promotion Period. Redemption is on a first-come first-served basis, while stocks last. There is no limit to the number of Redemptions each customer can make.
 - a. Redemption must be made during the Qualifying Transaction.
 - b. Redemption is only given at the point of purchase, no redemption of scratchcards using past receipts.
 - c. Redemption is not applicable to multiple receipts.
11. The Winning Customer may use the SURE Win scratch card with Mustafa Voucher Value for any purchase of items at Mustafa Centre ("**Mustafa Voucher Redemption**") (No minimum spending required). Further terms and conditions governing the validity and usage of Sure Win scratch card with Mustafa Voucher Value (set out in Part A below) ("**Mustafa Voucher T&C**") apply.
12. The Promotion is available for purchases made at manned cashier counter(s) at Mustafa Jewellery Participating Outlets and not valid for online ordering or self-service kiosk purchase.
13. The Promotion is valid only for full transactions via NETS, and is not applicable for deposit payments or partial payments.
14. The Promotion is not valid in conjunction with other promotions. All promotions are mutually exclusive.
15. The Promotion is strictly non-refundable, non-transferable, and non-assignable.
16. 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.
17. NETS reserves the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.
18. The Prizes awarded under the Promotion cannot be transferred or exchanged for cash or credit.
19. NETS will not compensate or replace any lost, misplaced or stolen Prizes.
20. NETS reserves the right to substitute the Prizes with any item of equivalent or similar value, without prior notice or reason.
21. 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 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.
22. 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.

23. 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.
24. NETS does not take any responsibility in the event that 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 Acts of God etc.
25. 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 Mustafa's Pte Ltd.
26. Collection of any personal data by Mustafa's Pte Ltd for this Promotion is strictly for their own business requirements. NETS is not responsible for the collection, use and disclosure of personal data by Mustafa's Pte Ltd for this Promotion.
27. NETS is not liable for any loss of personal data resulting from any provision of personal data by the individual to Mustafa's Pte Ltd for the purpose of using their service or products.
28. 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.

Part A: Scratch Card Terms and Conditions:

1. Prize and voucher redemption is valid till 30 November 2024.
2. Voucher can only be used at Mustafa Centre.
3. Maximum of 1 voucher to be redeemed in one single receipt.
4. All purchase must be made with NETS payment.
5. Not exchangeable for cash and not replaceable if lost, stolen or damaged.
6. Not to be combined with other promotional voucher.
7. Any unused or unredeemed value will be forfeited.
8. Mustafa's Pte Ltd reserves the right not to accept vouchers that have or appear to have been forged, damaged, defaced or otherwise tempered with.
9. Mustafa's Pte Ltd will not accept any responsibility for claims, losses, costs or expenses or liability of any kind whatsoever arising from or in connection with any transaction in relation with this promotion.

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