



Terms & Conditions of NETS x Dragon Horse CNY Promotion (8 January – 11 February 2025)

The NETS x Joo Huat CNY Promotion (“**Promotion**”) is carried out by Network for Electronic Transfers (Singapore) Pte Ltd (“**NETS**”) and Joo Huat Trading Pte Ltd (“**Joo Huat**”) 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 8 January 2025 – 11 February 2025, both dates inclusive (“**Promotion Period**”) unless otherwise stated.
3. The Promotion is valid at all Joo Huat stores 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/JooHuat> for list of participating outlets (“**Participating Outlets**”).
4. NETS may from time to time in its absolute discretion decide on the eligibility of a Participating Outlet or Customer for participation in the Promotion.

Promotion Mechanics:

5. Customers are eligible to get one (1) limited edition Tappy Bag (“**Bag**”) with a minimum spend of \$100 in a single transaction 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**”), while stocks last:
 - 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, Maybank2u SG (Lite) and Standard Chartered Mobile Banking App).
6. The Promotion is not valid in conjunction with other promotions. All promotions are mutually exclusive.
7. The Promotion is strictly non-refundable, non-transferable, and non-assignable.
8. 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 Bag redeemed, when requested by NETS.
9. Joo Huat & NETS reserve the right to partially or completely cancel, terminate or suspend the Promotion for any reason without any liability whatsoever.
10. Joo Huat’s & 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 Joo Huat or NETS in connection therewith and/or the results will be entertained. Joo Huat & NETS reserve the absolute right to determine an outcome and act as it deems 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 and/or any of the prizes.

12. Joo Huat & 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.
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. 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 the Joo Huat.
15. Collection of any personal data by Joo Huat for this Promotion is strictly for their own business requirements. NETS is not responsible for the collection, use and disclosure of personal data by Joo Huat for this Promotion.
16. NETS is not liable for any loss of personal data resulting from any provision of personal data by the individual to Joo Huat for the purpose of using their service or products.
17. 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.

Updated: 19 December 2024