Terms and Conditions Governing Online Account Opening Promotion ("Promotion")

1. The Promotion period is from 2 May 2017 to 30 September 2017 ("**Promotion Period**").

2. Account must be opened via online during Promotion Period before 30 September 2017, 8pm.
   Online refers to opening an account via:
   (i) iBanking
   (ii) DBS/POSB website and login using ATM/Debit Card & PIN
   (iii) DBS/POSB website for new to bank customers

3. To qualify for the Promotion, customer must fulfill the conditions (A) and/or (B) as stated below. Customers who qualify shall be entitled to a pair of Shaw Theatres IMAX® movie vouchers worth S$44 ("**Movie Vouchers**"):

Conditions		**Gift**
(A) Open a new deposit account ("**Deposit Account**")	By second month of account opening*: (i) Deposit at least S$3,000 into the Deposit Account and maintain a minimum average daily balance of S$3,000 for at least 6 consecutive months ("**6-month Period**"); **OR** (ii) Credit salary to the Deposit Account for at least a 6-month Period. Only salary crediting through GIRO with the transaction reference codes of "SAL" or "PAY" in your statements will qualify.	A pair of **Shaw Theatres IMAX® movie vouchers** + **S$140 Bonus** (For the 1st 140 eligible customers each month)
(B) Open an eMySavings/ SAYE Account ("**eMSA/SAYE Account"**)	By second month of account opening*: (i) Maintain the monthly contribution and not withdraw from the eMSA/SAYE Account during the 6-month Period	

**For example: account opened in May 2017, conditions are to be fulfilled by 30 June 2017.*

4. In addition to Movie Vouchers, the first 140 customers each month that successfully open a deposit and/or an eMSA / POSB SAYE Account, and also fulfill the conditions as set out in clause 3, will be entitled to an additional S$140 cash gift ("**Bonus**"). Customers who are eligible for Bonus in Online Account Opening Promotion - Get Up To S$20 Cash Gift And More (1 Mar 17 - 1 May 17) will not be entitled for Bonus in this promotion.

5. Each customer is only entitled to 1 Bonus and/or 1 pair of Movie Vouchers. Bonus will be credited to the eligible Deposit Account or eMSA/SAYE Account as per below table. Notification SMS ("**SMS**") will be sent to the eligible customer's official mobile number as per their records with DBS, after the Bonus is credited and the SMS must be presented for the redemption of Movie Vouchers along with Customer's NRIC/Passport at the point of collection.

Account Opening Month	**Bonus Crediting Month**
May 2017	August 2017
June 2017	
July 2017	October 2017
August 2017	
September 2017	November 2017

6. Movie Vouchers must be redeemed within 2 months upon receiving the SMS at ChannelWerkz Redemption Centre located at 14 Scotts Road, #04-140 Far East Plaza, Singapore 228213 ("the Vendor"). The Vendor's operation hours are from Wednesday to Sunday (closed on public holidays), 11am to 7pm. Redemption will not be accepted after the expiry date.

7. Movie Vouchers are non-exchangeable, non-transferable, non-redeemable for cash and non-replaceable if lost or stolen. And not valid if defaced, torn or altered.

8. Movie Vouchers is for exchange of movie tickets at any Shaw Theatres Box Office. Shaw Theatres terms and conditions apply. More information can be found on:
http://www.shaw.sg/sw_giftterms.aspx?itemID=12

9. Each customer acknowledges that his/her presentation of the SMS is a disclosure to the Vendor that he/she is a customer of DBS/POSB.

10. DBS is entitled to recover the Bonus and/or Movie Vouchers' value by debiting the same from any account that the customer has with DBS/POSB without prior notice if,

(a) During the 6-month Period:
    (i) the Deposit Account or eMSA/SAYE Account is closed;
    (ii) customer fails to maintain a minimum average daily balance of S$3,000 for the Deposit Account or customer fails to have salary crediting into the Deposit Account;
    (iii) the monthly contribution of eMSA/SAYE Account is not successfully credited in any of the months or withdrawal is made from the eMSA/SAYE Account.
(b) At any time:
    (i) Customer makes multiple redemptions for the Movie Vouchers.

11. This Promotion is not to be used in conjunction with any other ongoing promotion offers.

12. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.

13. DBS makes no representation or warranty whatsoever as to the quality or merchantability for purpose of the Movie Vouchers. DBS is not an agent of Shaw Theatres and vice versa. Any disputes in relation to the Movie Vouchers should be resolved directly with Shaw Theatres.

14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

15. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.

Deposit Insurance Scheme
Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.