



TERMS AND CONDITIONS GOVERNING DBS FAST LAUNCH PROMOTION (“Promotion”)

These Terms and Conditions govern the Promotion. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. The Promotion is open to all individual customers who use FAST (Fast and Secure Transfers) service to transfer funds from another bank into their personal DBS/POSB accounts. (Participants)
2. The Promotion will allow eligible Participants to stand a chance to win a LG Pocket Photo Printer – PD 233 in silver (“Prize”).
3. The Promotion is valid from 17 March 2014 to 16 April 2014 (“Promotion Period”), both dates inclusive.
4. For each of the thirty one (31) days of the Promotion Period, one(1) lucky winner will be selected from all eligible Participants to win the Prize. There will be thirty one (31) Prize winners in total.
5. Participants will need to transfer a minimum sum of S\$5,000 from another bank using FAST, in one single transaction, into any of their current or savings accounts with the Bank.
6. There will be one draw conducted on 30 April 2014 to determine the thirty one (31) winners.
7. A redemption letter will be mailed to the winners by ordinary post within thirty (30) days from the draw date, at their account mailing address in the Bank’s records.
8. The funds transferred in via FAST must be kept for a continuous period of six(6) months following the date of transfer. Failure to do so will entitle DBS/POSB to deduct the retail value of the Prize from any the account(s) that the Participants maintain with DBS/POSB.
9. The Prize must be redeemed within one (1) month (“the expiry date”) from the issuance date of the redemption letter at Asdor Redemption Service Centre located at 61 Kaki Bukit Avenue 1, #06-13, Shun Li Industrial Park, Singapore 417943. Please note that redemption requests will not be accepted after the expiry date. The Prize is not exchangeable, non-transferable, not redeemable for cash and not replaceable if lost or stolen.
10. General Terms and Conditions:
 - 10.1 The following persons shall not be entitled to participate in the Promotion:
 - A. Estates of deceased customers.
 - B. DBS and POSB staff
 - C. Staff of agencies and vendors who worked on this Promotion.
 - 10.2 Notwithstanding anything herein, the Bank has the absolute discretion to determine the eligibility of a Participant to participate in the Promotion or receive a Prize. The decision of the Bank on all matters relating to or in connection with this Promotion shall be final. No correspondence or claims will be entertained.



- 10.3 The Bank shall not be liable in any way to any Participant or any other person for any loss or damage or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.
- 10.4 The Bank makes no representation or warranty whatsoever in respect of the Prize, whether as to the quality or merchantability or fitness for purpose or performance or otherwise whatsoever.
- 10.5 The Bank may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these terms and conditions (including the Promotion Period, the conduct of the Promotion and the number of winners and prizes) and may also suspend or terminate the Promotion at any time without any notice or liability to any Participant.
- 10.6 For purpose of this Promotion, the Participant consents to the collection, use, disclosure and processing of his/her personal data in accordance with Personal Data Protection Act 2012 (No. 26 of 2012) and the DBS Group Privacy Policy, as may be amended, supplemented and/or substituted by the Bank from time to time.
- 10.7 The Participant consents to the Bank disclosing his/her name, NRIC/passport number or any of his/her personal information to any third party DBS may reasonably consider appropriate or necessary in connection with the Promotion.
- 10.8 The Bank's Terms and Conditions, the Privacy Policy, Terms and Conditions Governing Accounts and Terms and Conditions Governing Electronic Services apply.
- 10.9 These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and the Registrants irrevocably submit to the non-exclusive jurisdiction of the Singapore courts.
A person who is not party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of these terms and conditions.
- 10.10 If you provide the Bank with the personal data of the said representative, you hereby consent on behalf of the said representative whose personal data you provide, to the Bank's collection, use, disclosure and processing of his/her personal data in accordance with Personal Data Protection Act 2012 (No. 26 of 2012) and DBS Group Privacy Policy. You warrant that you have obtained the said representative's prior consent to such collection, use, disclosure and processing of his/her personal data by the Bank and that the personal data that you provide to the Bank is true, accurate and complete.

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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured