



Terms and Conditions Governing the #FinFit Financial Planning Challenge for NSFs

These terms and conditions govern the #FinFit Financial Planning Challenge for NSFs (“Challenge”). Participation in the Challenge constitutes acceptance of these terms and conditions. The Challenge is organized by DBS Bank Ltd (“DBS”).

1. Eligibility

- 1.1. The Challenge will run from 1 January to 30 September 2024, both dates inclusive (“**Qualifying Period**”).
- 1.2. To participate in the Challenge, customers must fulfil the conditions set out below within the Qualifying Period (“**Eligible Players**”):

Conditions to fulfil	Reward
<ol style="list-style-type: none"> 1. Complete the online sign up form, and 2. Be aged 18-25 years old, and 3. Credit a Full-time National Serviceman (NSF) monthly allowance to any DBS/POSB account (“Salary Crediting Account”), with at least 1 allowance credit taking place during the qualifying period 	1 chance

- 1.3. Customers who have yet to enlist are eligible upon crediting their first NS allowance after signing up. Eligibility will be determined based on the salary crediting data once it becomes available.

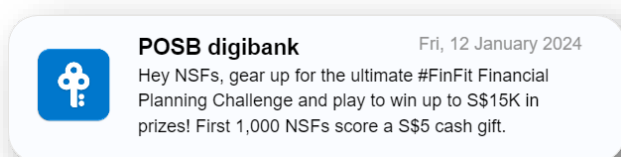
2. Challenge Mechanics

- 2.1. Each Eligible Player will be granted additional rewards if he/she successfully completes actions listed in the table below (“**Qualifying Actions**”). Players are free to complete Qualifying Actions in any sequence, number, and month of their choice within the qualifying period.

Qualifying Action	Reward
First 1,000 Eligible Players to sign up	S\$5 cash gift
Complete bonus questions during sign up	+1 chance per correct answer
Open #FinFit notifications on digibank	+1 chance per month
Login to digibank > Plan > Money In/Out	
Login to digibank > Plan > Invest	
Login to digibank > Plan > Insure	
Grow your month-end savings balance by S\$50 or more	
Have a SAFRA DBS Debit Card	
Make at least 3 spends with PayLah! or any DBS/POSB cards	
Make no more than 3 ATM cash withdrawals	
Invest in any digiPortfolio	
Invest in any DBS Unit Trust	
Make at least 1 trade on DBS Vickers	
Have at least 1 DBS Insurance plan	

- 2.2. **First 1,000 Eligible Players to sign up** – The first 1,000 Eligible Players will receive a S\$5 cash gift each, of which will be credited to the Eligible Player’s Salary Crediting Account latest by 30 September 2024. Each Salary Crediting Account can only receive one cash gift, regardless of the number of joint account holders, and the cash gift shall be forfeited if the Salary Crediting Account is not in good standing, terminated or suspended before the cash gift is credited.
- 2.3. **Complete bonus questions during sign up** – During sign up, players can complete the Bonus Section which comprises of 3 quiz questions and a lucky draw chance will be granted for every correct answer received. If an eligible Player has made multiple submissions, the latest submission received at the point of computation will be taken as the final submission.
- 2.4. **Open #FinFit notifications on digibank** – For each month during the qualifying period, #FinFit notifications will be sent to Eligible Players who opted in to receive “Insights & Events” on digibank (Learn how to opt-in [here](#)). An eligible notification will include the hashtag “#FinFit” in the message copy. The number of lucky draw chances granted every month will be equal to the number of opened #FinFit notifications.

Here is an example of a #FinFit notification on digibank:



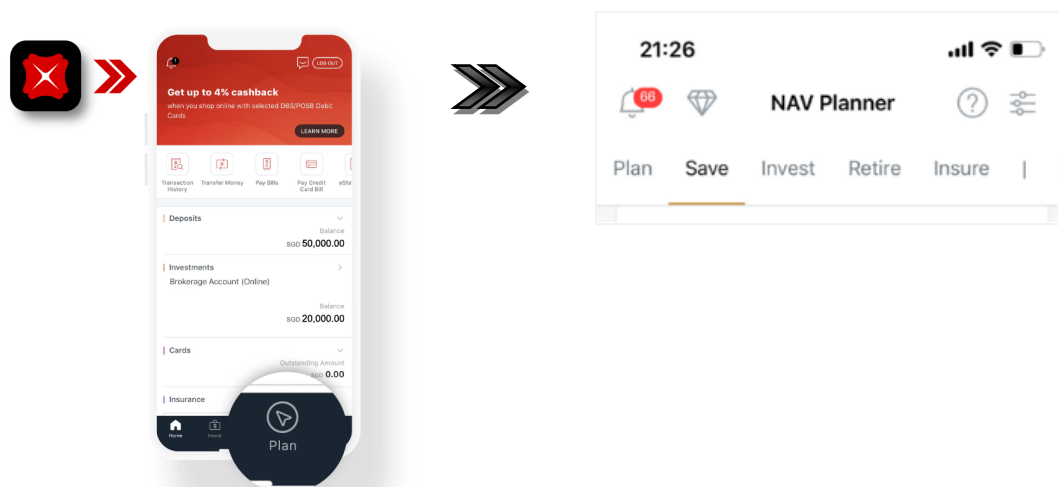
- 2.5. **Login to digibank > Plan > Money In-Out / Invest / Insure** – For each month during the qualifying period, the number of visits to each tab will be summed up separately. A lucky draw chance is granted for each tab and for every month where the number of visits to that specific tab is at least 1.

An eligible visit refers to an Eligible Player completing the following steps:

Step 1: Logins to his/her digibank app

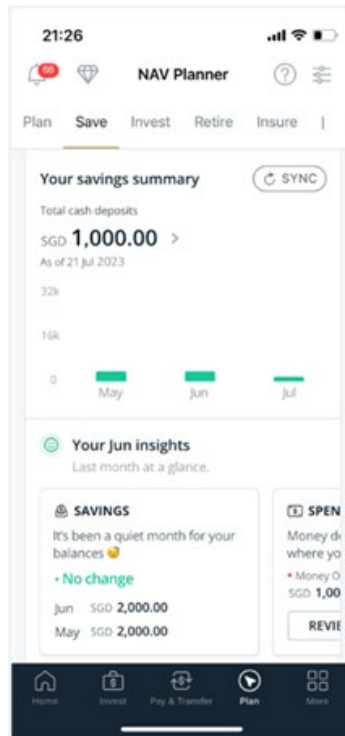
Step 2: Clicks onto the “Plan” tab at the bottom navigation bar

Step 3: Clicks onto the Money In/Out/ Invest / Insure tab at the top navigation bar



2.6. **Grow your month-end savings balance by S\$50 or more** – For each month during the qualifying period, month-end cash balances across DBS/POSB Savings and Current accounts in an Eligible Player’s name will be summed up (“**Month-End Savings Balance**”). Balances from manual inputs, S-accounts and external accounts are excluded. A lucky draw chance will be granted for each month where the Month-End Savings Balance surpasses that of the previous month by at least S\$50.

Players can view their savings summary by logging to digibank > Plan > Save.



2.7. **Have a SAFRA DBS Debit Card** – For each month during the qualifying period, a lucky draw chance is granted to new and existing SAFRA DBS Debit Cardholders. The product(s) must be in good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion.

2.8. **Make at least 3 spends with PayLah! or any DBS/POSB cards** – For each month during the qualifying period, retail spend transactions across all PayLah! wallets and DBS/POSB cards held by an Eligible Player will be summed up. A lucky draw chance is granted for every month where the total number of transactions exceeds 3. No minimum spend per transaction is needed.

2.9. **Make no more than 3 ATM cash withdrawals** – For each month during the qualifying period, the number of cash withdrawals performed at any DBS/POSB ATMs in Singapore by an Eligible Player will be summed up. A lucky draw chance is granted for every month where the number of cash withdrawals made is 3 or fewer.

2.10. **Invest in any digiPortfolio** – For each month during the qualifying period, the number of retail digiPortfolios held by an Eligible Player will be summed up. A lucky draw chance is granted for every month where the number of retail digiPortfolios is at least 1. The product(s) must be in good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion.

2.11. **Invest in any DBS Unit Trust** – For each month during the qualifying period, the number of Unit Trusts held by an Eligible Player will be summed up. A lucky draw chance is granted for every month where the number of Unit Trusts is at least 1. The product(s) must be in good standing or not blocked

for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion.

2.12. **Make at least 1 trade on DBS Vickers** – For each month during the qualifying period, the number of buy and sell trades performed on DBS Vickers by an Eligible Player will be summed up. A lucky draw chance is granted for every month where the number of trades made is at least 1.

2.13. **Have at least 1 DBS Insurance plan** – For each month during the qualifying period, the number of DBS Life Insurance and General Insurance plans held by an Eligible Player will be summed up. A lucky draw chance is granted for every month where the number of plans is at least 1. The product(s) must be in good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion.

2.14. Here is an example of how lucky draw chances are computed for Player A:

Player A (As of 30 Sep 2024)	Chances earned
Signed up and credited at least 1 NS allowance to his POSB account	1
Completed bonus questions with 3 correct answers	+3
Opened a total of 5 #FinFit notifications on digibank	+5
Visited the 'Money In/Out' tab in Jan, Feb and June 2024	+3
Grew Month-End Savings Balance by \$50 from Jan-Feb 2024 and from May-June 2024	+2
Visited the 'Invest' tab in Mar 2024	+1
Total number of chances earned	15

3. Lucky Draw

3.1. The Lucky Draw will be conducted on 6 November 2024 (**“Draw Date”**) and at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982 or at such other venue as may be determined by DBS.

3.2. There will be 40 unique Winners randomly drawn from the pool of entries by means of a computerised draw under the supervision of an external auditor on the Draw Date. DBS shall have the right to draw additional Winners (**“Reserve Winners”**) and replace any Winner who is deemed ineligible or unavailable, without notice.

3.3. Results of the draw will be published on DBS' website within 7 days from the determination of winners.

3.4. Winners will be contacted via mobile phone and ordinary post (**“Notification Letter”**) on the redemption of the Prize within 7 days from the Draw Date at their mailing addresses in DBS' records. It is the responsibility of winners to provide DBS with their updated contact details.

4. Prizes

4.1. Each Winner will receive one of the following prizes (**“Prize”**) determined by the sequence in which their names were drawn.

Prize	Awarded to
S\$100 digiPortfolio	First 20 winners
S\$200 digiPortfolio	Next 15 winners
S\$1,000 digiPortfolio	Last 5 winners

- 4.2. The specifications of the Prize are fixed. Any change, transfer or upgrade of the Prize is not allowed.
- 4.3. Each Winner will need to have an existing digiPortfolio or open a digiPortfolio of their choosing. By opening a digiPortfolio, each Winner has read and agreed to the [digiPortfolio terms and conditions](#).
- 4.4. Each Winner will need to provide DBS with their digiPortfolio account number within the redemption period stipulated in their Notification Letter.
- 4.5. Prizes that remain unclaimed after the redemption period will be forfeited.
- 4.6. Each Winner shall be responsible to pay the necessary duties, fees, taxes, levies, and other charges as imposed by any relevant authorities in Singapore. Winners shall not be entitled to any compensation, benefits or substitution in any form whatsoever in lieu of the Prize and/or should any Prize be forfeited or reclaimed.
- 4.7. In the unlikely event that a Prize should become unavailable, DBS reserves the right to substitute a Prize which it may deem as being of equal value.

5. General Terms and Conditions

- 5.1. Each Eligible Player consents to DBS 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 administering the Draw, including any person or entity involved in organizing, promoting or conducting the Draw for purposes of the Draw. Players consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Players' personal data by/to DBS and such other third party for the purpose of the Draw and the Players confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on DBS website at www.dbs.com.sg. Failure by any Player to comply with this clause shall result in his/her disqualification.
- 5.2. Each Winner consents to DBS disclosing and/or publishing their names, particulars, and pictures/photographs in any manner which DBS may deem fit for publicity purposes. Each Winner shall cooperate with and participate in such publicity activities organized by DBS without any compensation whatsoever and in such manner as DBS deems fit.
- 5.3. DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the Prize, the Draw (including but not limited to any error in computing any qualifying transaction, any breakdown or malfunction in any computer system or equipment) and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the non-receipt of such communication.
- 5.4. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of a customer to participate in the Challenge or receive a Prize. DBS' decision on all matters relating to the Challenge (including but not limited to the number of Draw Chances to be awarded to any customer, and the selection of the Winners) shall be final and binding on all Players. Except for the Notification Letter issued by DBS pursuant to Clause 3.4. (after any verification as may be required has been completed), DBS shall not be obliged to enter into any correspondence on any matter with any party concerning the Challenge.
- 5.5. DBS may vary these Terms and Conditions or suspend or terminate the Challenge without any notice or liability to any party.



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\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.