

## Terms and Conditions Governing the Get digibank! Promotion (“Promotion”)

Participation in the exclusive promotion (“Promotion”) constitutes acceptance of these Terms and Conditions.

1. Promotion period is valid from **01 August 2021** to **31 October 2021**, both dates inclusive (“**Promotion Period**”).
2. Promotion is open to account holders of the following POSB Products (each a “**Participant**” and collectively, the “**Participants**”):
  - i. POSB Work Permit Account
  - ii. POSB Payroll Account
3. **General Terms**
  - i. DBS is in the business of providing banking facilities and services, including digital mobile payment services offered by DBS on DBS mobile platform such as DBS/POSB digibank (“**DBS Mobile Payment Platform**”).
  - ii. “**DBS Mobile Payment Platforms Application**” or “**Application**” refers to the DBS Application for mobile devices that can be downloaded by the User from the Apple App Store and Google Play store.
4. The Get digibank! Promotion allows Participants, to earn Cash Rewards on the first remit made within the calendar month when they meet the following conditions (“**Qualifying Conditions**”) (see Reward Illustration Table below for more information):

### Promotion Mechanics

| Category | Condition 1            | Condition 2                                       | Condition 3   | Condition 4                                 | Cash Reward |
|----------|------------------------|---|---|---|-------------|
| New      | First 10,000 customers | SMSB only   | Register digibank and Set-Up Digital Token successfully                         | Selected customer(s) who received SMS Blast | S\$5        |
| 1        | First 2,500 customers  | Active digibank and SMSB users as of 01 July 2021 | Non-usage of SMS banking / POSB jolly for 1 (one) month 01 – 31 Aug 2021        | Top-up for Mobile prepaid via digibank      | S\$10       |
| 2        | First 2,500 customers  | Active digibank and SMSB users as of 01 July 2021 | Non-usage of SMS banking / POSB jolly for 1 (one) month 01 – 30 Sep 2021        | Top-up for Mobile prepaid via digibank      | S\$10       |
| 3        | First 2,500 customers  | Active digibank and SMSB users as of 01 July 2021 | Non-usage of SMS banking / POSB jolly for 1 (one) month 01 – 31 Oct 2021        | Top-up for Mobile prepaid via digibank      | S\$10       |
| Bonus    | First 150 customers    | Active digibank and SMSB users as of 01 July 2021 | Non-usage of SMS banking / POSB jolly for 3 (three) months 01 Aug – 31 Oct 2021 | Top-up for Mobile prepaid via digibank      | \$100       |

\* All transaction(s) to be within Promotion Period

Each participant who fulfils all the conditions stated in the same calendar month is a qualified customer (“**Qualified Customer**”). The Cash Reward is subject to a cap of S\$10 per customer per calendar month regardless of the number of Qualifying Top-ups during promotion period. Cash Reward is based on Singapore dollar denominated amount. Cash Reward earned for the calendar month's transactions (e.g. August) will be credited within two calendar months (e.g. October) to your POSB Savings Account.

5. The Qualifying POSB Savings Account ('Linked CASA Account') must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of crediting the Cash Reward. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or blocked for use for any reason whatsoever before the Cash Reward is credited into the said account, DBS reserves the right not to credit the Cash Reward.
6. DBS reserves the right to claw-back the Cash Reward amount without prior notice, at its discretion charging the full retail value of the Cash Reward amount, if it subsequently determines that the customer is in fact not eligible to receive the Cash Reward, including where the Cash Reward was awarded due to an error, the transaction is cancelled or the transaction is not a remittance.
7. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
8. Participants consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Participants' personal data by/to the DBS' agent or vendors and such other third party for the purpose of the Promotion and Participants 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](http://www.dbs.com/privacy).
9. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers' eligibility in the Promotion.
10. DBS' decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or claims will be entertained.