

## Terms and Conditions Governing My Account (Kids) Opening Online Promotion October 2021 – (“Promotion”)

- The Promotion period is from 1 October 2021 to 31 December 2021 (“Promotion Period”)
- My Account (Kids) must be successfully opened via DBS/POSB website and be activated within the Promotion Period.
- To qualify for the Promotion, customer must fulfil the criteria as set out below:

Account to open online	Conditions to fulfill	Reward (“Cash Gift”)	Lucky Draw												
<b>My Account (Kids)</b>	By the 2 <sup>nd</sup> month of account opening:  Deposit a minimum S\$1,000, S\$2,000 or S\$3,000 and maintain average daily balance of the tier amount for at least 6 consecutive months (“ <b>6-month Period</b> ”).		<b>20 Winners</b>  Stand to win 3D2N family staycation at Village Hotel Bugis  (Worth S\$496)												
		<table border="1"> <thead> <tr> <th>Tier</th> <th>Deposit &amp; Maintain</th> <th>Cash Gift</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>S\$1,000</td> <td>S\$10</td> </tr> <tr> <td>2</td> <td>S\$2,000</td> <td>S\$20</td> </tr> <tr> <td>3</td> <td>S\$3,000</td> <td>S\$30</td> </tr> </tbody> </table>		Tier	Deposit & Maintain	Cash Gift	1	S\$1,000	S\$10	2	S\$2,000	S\$20	3	S\$3,000	S\$30
		Tier		Deposit & Maintain	Cash Gift										
		1		S\$1,000	S\$10										
2	S\$2,000	S\$20													
3	S\$3,000	S\$30													

- Customers that fulfilled the conditions as set out in Clause 2 & 3 (“**Eligible Customers**”) will be strictly entitled to 1 Cash Gift and 1 Lucky Draw Chance.
- Each Eligible Child is strictly entitled to 1 Cash Gift and 1 Lucky Draw Chance throughout the Promotion Period (1 October 2021 – 31 December 2021). In the event that customer open multiple accounts within the Promotion Period, the bank will only accord the Cash Gift to the first eligible Deposit Account opened.
- The Cash Gift will be credited to the eligible Deposit Account according to the Cash Gift Crediting Date as shown in the table below. Thereafter, Eligible Customer will receive a notification email that the Cash Gift has been credited.

Account Opening Month	Fulfil Conditions By	Cash Gift Crediting Date	Receive Notification Email By
October 21	End November 21	End December 21	End December 21
November 21	End December 21	End January 22	End January 22
December 21	End January 22	End February 22	End February 22

- A total of 20 winners will be drawn from the pool of Eligible Customers during the qualifying period. Each winner will receive a 3D2N family staycation at Village Hotel Bugis. (“**Lucky Draw Gift**”).
- The following persons are not entitled to participate in the Lucky Draw:
  - Estates of deceased customers; and
  - DBS/POSB staff who worked on the Lucky Draw; and
  - Agencies and vendors who worked on the Lucky Draw
- The Lucky Draw will be conducted on the date (“**Lucky Draw Date**”) stated in the table below, at 3.00pm at 8A Marina Boulevard, Marina Bay Link Mall, Singapore 018984.  
The winners will be announced on <https://www.dbs.com.sg/personal/deposits/online-account-opening.page> as per below date.

Promotion Period	No. of Winners	Lucky Draw Date	Announcement Date	Receive Redemption Email By	Redemption Valid Till
1 Oct – 31 Dec 21	20	11 Mar 22	End Mar 22	End Mar 22	End Sep 22

- This Promotion is not to be used in conjunction with any other ongoing promotion offers.
- DBS is entitled to recover the Cash Gift and Lucky Draw Gift by debiting the same value from any account that the customer has with DBS without prior notice, if during the 6-month Period:
  - the Personal / Joint-Alternate Deposit Account is closed;
  - Customer fails to maintain a minimum average daily balance required for the Personal / Joint-Alternate Deposit Account.
- DBS’ decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
- DBS makes no representation or warranty whatsoever as to the quality, service, or merchantability for purpose of the Lucky Draw Gift. Any disputes in relation to Lucky Draw Gift should be resolved directly with Village Hotel Bugis (“Vendor”).
- DBS may vary these Terms and Conditions or suspend or terminate the Promotion with out any notice or liability to any party.

15. The decision of DBS Bank on all matters relating to terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation. Subject to and without prejudice to the generality of the foregoing and DBS Bank's record of the entries shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
16. 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](http://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\$75,000 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\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.