

Terms and Conditions Governing Switch and get up to \$310 Promotion (“Promotion”)

1. This Promotion is valid from 3 March to 30 June 2025 (“**Promotion Period**”).
2. This Promotion is open to customers who do not have a salary crediting arrangement linked to a POSB/DBS single/joint account from 1 September 2024 to 28 February 2025.
3. To qualify for the Promotion, customer must fulfil the conditions set out below within the Promotion Period (“**Eligible Customers**”):

Conditions to fulfil	Cash Reward
<p>A. Submit the online participation form within the Promotion Period with his/her mobile number and email address registered with POSB/DBS</p> <p>B. Credit a minimum monthly salary of S\$1,600 via GIRO with transaction code “SAL”/ “PAY” or PAYNOW with transaction code “SALA” into any of his/her POSB/DBS SGD-denominated accounts (“Salary Crediting Account”) for 3 consecutive months, with the first salary credit taking place within the Promotion Period.</p> <p>Full-time National Servicemen (NSFs) only need to credit a minimum of S\$500 monthly allowance to qualify.</p> <p>Transactions which originate from and/or are credited by an individual or natural person will not be eligible for the promotion.</p>	S\$300
<p>C. Link your preferred POSB/DBS account(s) to your NRIC/FIN <u>and/or</u> Mobile Number with PayNow* within the Promotion Period.</p> <p>*Eligible for POSB/DBS customers with no prior PayNow registration in the last 6 months from September 2024 to February 2025.</p>	Additional S\$5 for each linkage

Cash Reward

4. Each Eligible Customer is entitled to 1 Cash Reward credited to the Salary Crediting Account.
5. Each Salary Crediting Account can only receive one Cash Reward, regardless of the number of joint account holders. If there are more than 1 Eligible Customer for the same Salary Crediting Account, the Cash Reward will be accorded to the earliest eligible customer among the joint account holders.
6. Eligible Customer who fulfilled the criteria outlined in clause 3(A) and 3(B), will receive up to additional S\$10 Cash Reward upon fulfilling the criteria outlined in clause 3(C):

No.	Mode of linkage		Cash Reward
	NRIC/FIN	Mobile Number	
1	✓	✓	S\$10
2	✓	✗	S\$5
3	✗	✓	S\$5



7. Eligible Customers who unlink their DBS/POSB account(s) from PayNow using their NRIC/FIN and/or Mobile Number during the Campaign Period, or whose DBS/POSB PayNow-linked account(s) is terminated or suspended at the time of crediting, will forfeit the Cash Reward earned for registering PayNow.
8. Eligible Customers will receive the Cash Reward according to the schedule below:

Salary Credit	PayNow Registration Period	Receive Reward by end of
March – May 2025	March – June 2025	July 2025
April – June 2025		August 2025
May – July 2025		September 2025
June – August 2025		October 2025

9. The Cash Reward is non-transferable, non-assignable and non-exchangeable.
10. The Cash Reward shall be forfeited if the Salary Crediting Account is not in good standing, terminated or suspended before the Reward is credited. DBS is entitled to recover the Reward by debiting the same value from any account that the customer has with POSB/DBS.

General Terms and Conditions

11. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
12. Employees of DBS Bank are not eligible for this promotion.
13. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
14. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without 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 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 <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\$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.