

## Terms and Conditions Governing The 1.88% p.a. Chinese New Year (“CNY”) CASA Cash Gift Promotion (“Promotion”)

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

1. The Promotion period shall be from 23 January 2015 to 28 February 2015, both dates inclusive (“Promotion Period”).
2. The Promotion is open to all DBS Bank Ltd and POSB (collectively, “DBS”) customers who have an existing DBS/POSB CASA Account (“CASA Account”) during the Promotion Period. “CASA” refers to such account(s) which Customers may have with DBS/POSB whether alone or jointly with any other person(s) and include savings account, current account and any other accounts which DBS may introduce from time to time excluding Settlement, Fixed Deposit and Corporate Accounts.
3. To participate in the Promotion, Customers must,
  - (i) complete the online registration form through DBS’ website during the Promotion Period; and
  - (ii) deposit a single sum of at least SGD 1,000 and up to a maximum of SGD 1,000,000 (in multiples of SGD 1,000) to their CASA Account by 28 February 2015.
4. The lump-sum deposit of at least SGD 1,000 must be made using funds from non-DBS/POSB accounts (“Fresh Funds Deposit”)\*. Participants will be disqualified from the Promotion if transfers are made from any DBS/POSB account in any mode to the CASA Account.

\*Fresh Funds Deposit means funds transferred from non-DBS/POSB accounts, through cheque(s), cashier’s order(s), demand draft(s), cash deposits, FAST credit (Fresh Funds Deposit that is more than SGD 10,000 via FAST, more than one (1) FAST credit is allowed) and MEPS receipt. These exclude any funds from any DBS/POSB account and funds deposited via any DBS/POSB cheque(s), DBS/POSB cashier’s order(s), or DBS/POSB demand draft(s).

5. The earmarking by DBS will start between 1 February 2015 and 31 March 2015, and the Fresh Funds Deposit will be earmarked by DBS for the period ending on 31 January 2016 (“the Earmarked Period”). The Fresh Funds Deposit will not be available for withdrawal during the Earmarked Period.
6. Customers who fulfill the criteria specified in Clause 3 to Clause 5 above (“Qualifying Customers”) will receive a lump-sum Cash Gift of 1.88% p.a. on the Fresh Funds Deposit for 12 months calculated based on the period from 1 February 2015 to 31 January 2016 (“Cash Gift”) and the Cash Gift will be credited to their designated account by 31 January 2016. Customers who successfully receive the Cash Gift are required to maintain the Fresh Funds Deposit in their CASA Accounts during the Earmarked Period, failing which, DBS is entitled to recover the amount of the Cash Gift, by debiting the amount from any account that the Customer maintains with DBS. Please refer to below for an illustration on the Cash Gift calculation.

Example:

Customer A registers via online through DBS’ website during the Promotion Period and successfully top-up a lump-sum of SGD 1,000,000 to a CASA Account by 28 February 2015.

Cash Gift earned by Customer A under the Promotion as follow:

$SGD\ 1,000,000 \times 1.88\% \text{ p.a.} \times 365/365 \text{ days} = SGD\ 18,800.00$

Note: 12 months period is from 1 February 2015 to 31 January 2016 = 365 days

7. The first 10,000 Qualifying Customers will receive additional S\$88 cash gift (“Hong Bao”) to be credited into their respective CASA Accounts by 31 March 2015.

8. Subject to these Terms and Conditions, each Qualifying Customer will receive a maximum of one (1) Cash Gift and/or one (1) Hong Bao (as the case may be) for the Fresh Funds Deposit. For the avoidance of doubt, in the case where there are multiple registration submissions by one Customer through DBS' website during the Promotion Period, the latest entry duly completed by the Customer as per DBS' records will be used to qualify for this Promotion.
9. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
10. The Cash Gift from the Promotion will be credited to the Customers' respective CASA Accounts between 1 December 2015 and 31 January 2016.
11. DBS may vary these Terms and Conditions without notice, or withdraw or terminate the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
12. Notwithstanding anything herein, DBS has the absolute discretion in determining a Customer's eligibility in participating in the Promotion.
13. DBS' decision on all matters relating to or in connection with the Promotion is final and binding on all participants. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
14. 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 a Customer's eligibility in the Promotion.
15. These Terms and Conditions shall be read in conjunction with the Terms and Conditions Governing Accounts, Terms and Conditions Governing Electronic Services, the DBS Treasures Agreement or, as the case may be, the DBS Private Banking and Investment Services Agreement and the DBS Privacy Policy. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion. The DBS Privacy Policy is available at [www.dbs.com/privacy](http://www.dbs.com/privacy).
16. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore, and all Customers irrevocably submit to the exclusive jurisdiction of the Singapore courts.

#### 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. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.