



Terms and Conditions Governing POSB Child Development Account (“CDA”) Baby’s First Gift Promotion (“Promotion”)

- The promotion period shall last from 1 July 2019 till 31 March 2020 (“**Promotion Period**”) ^{Extended}
- CDA Customers (“**Eligible Customers**”) who open a POSB Child Development Account, and activate the Reserved Account(s), being POSBkids Account or My Account, during the Promotion Period will be eligible to receive a Free GAIA Natural Baby 3-piece Organic Skincare Set Worth S\$60 (“**First Gift**”)

Criteria to fulfill		First Gift
1.	Open POSB Smiley CDA Account	Receive One Complimentary GAIA Natural Baby 3-piece Organic Skincare Set
2.	Activate the Reserved Account(s) ¹ for your child	

¹Reserved Account(s) activation will require up to 5 workings days to process upon submission.

- The Reserved Account(s) must be activated within 90 days from the date of account opening. The Reserved Account(s) activated after 90 days from the date of account opening may be automatically closed without any prior notice to you notwithstanding successful activation.
- First Gift is only limited to the first 1,000 redemption on a first-come-first-serve basis, while stocks last.
- Redemption EDM will be sent to the customer’s email as registered in our bank records, within one (1) month from the date that customer fulfills the conditions as stated.

Eligibility Month	Redemption Email	Redemption Period	First Gift Confirmation Email
July 19	By 31 Aug 19	By 30 Sep 19	By 1 st Week Oct 19
August 19	By 30 Sep 19	By 31 Oct 19	By 1 st Week Nov 19
September 19	By 31 Oct 19	By 30 Nov 19	By 1 st Week Dec 19
October 19	By 30 Nov 19	By 31 Dec 20	By 1 st Week Jan 20
November 19	By 31 Dec 19	By 31 Jan 20	By 1 st Week Feb 20
December 19	By 31 Jan 20	By 29 Feb 20	By 1 st Week Mar 20
January 20	By 29 Feb 20	By 31 Mar 20	By 1 st Week Apr 20
February 20	By 31 Mar 20	By 30 Apr 20	By 1 st Week May 20
March 20	By 30 Apr 20	By 31 May 20	By 1 st Week Jun 20

- Gift redemption is subjected to the following conditions:
 - Gift is available on a first-come-first served basis, whilst stocks last.
 - Redemption of First Gift must be made within the redemption period stated in the redemption email.
 - Eligible customers will receive a redemption EDM to notify on collection venue.

5. Each POSB CDA is entitled to receive only one (1) First Gift. DBS is entitled to recover the value of the First Gift redeemed by debiting from any of the customer's existing DBS/POSB accounts if:
 - (i) POSB CDA is closed, frozen or suspended within 6 months of account opening, and/or
 - (ii) The Reserved Account(s) is closed, frozen or suspended within 6 months of account opening, and/or
 - (iii) The customer has redeemed more than one (1) of each Gift under this Promotion.
6. Gifts are strictly non-redeemable for cash, non-transferable, non-assignable and non-exchangeable.
7. DBS reserves the right to substitute or replace either of the Gift with another gift of similar value without giving any prior notice or liability to any party.
8. 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.
9. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
10. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
11. DBS makes no representation or warranty whatsoever as to the quality or merchantability for purpose of the First Gift. Any disputes in relation to First Gift should be resolved directly with Mamas' Little Angels Pte Ltd.
12. DBS will not be responsible for any injuries, loss, claim or damage suffered or incurred in connection with the First Gift and/or any notices, letters or correspondence lost, stolen or misdirected in the postal system or telecommunication system, and the consequences arising from the nonreceipt of such communication.
13. The 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 administering the Promotion, including sending SMSes and letters to the Customers' mobile numbers and addresses in DBS' records. The Customers confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on DBS website at www.posb.com.sg.

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.