

**Terms and Conditions Governing My Account (Kids) Opening Online Promotion – Save regularly and be rewarded (“Promotion”)**

1. The Promotion period is from 2 March 2020 to 30 June 2020 (“Promotion Period”)
2. To qualify for the Promotion, customer must fulfil the criteria as set out below:

Account to open online	Conditions to fulfill	Promotion Reward
<b>My Account (Kids)</b>	To have an incremental balance of <b>S\$300</b> for the next 6 consecutive months (“ <b>6-month Period</b> ”);  <u>AND</u>  No withdrawals to be made during the 6-month Period.	<b>S\$20 Cash Gift</b>

3. My Account (Kids) must be successfully opened and activated within the Promotion Period via DBS/POSB website to be eligible for the promotion.
4. Customers that fulfilled the conditions as set out in Clause 2 & 3 (“**Eligible Customers**”) are entitled to a S\$20 Cash Gift.
5. Each Eligible Child is strictly entitled to 1 Cash Gift throughout the Promotion Period (2 March 2020 – 30 June 2020). 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.
6. 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 that the Cash Gift has been credited.

Account Opening Month	Fulfilment Period (Incremental balance of S\$300 for 6-month Period)	Cash Gift Crediting Date	Notification Date
Mar 20	Apr – Sep 20	By end Oct 20	By end Oct 20
Apr 20	May – Oct 20	By end Nov 20	By end Nov 20
May 20	Jun – Nov 20	By end Dec 20	By end Dec 20
Jun 20	Jul – Dec 20	By end Jan 21	By end Jan 21

7. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
8. DBS’ decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. 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.