

## Terms and Conditions Governing My Account (Kids) Opening Online Promotion July 2020 – (“Promotion”)

1. The Promotion period is from 1 July 2020 to 30 September 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 Gift
<b>My Account (Kids)</b>	By second month of account opening:  Deposit and maintain a minimum average daily balance of S\$1,000 for at least 6 consecutive months (“ <b>6-month Period</b> ”);	<b>A Free DIY Farming Kit by Crops and Co</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 free DIY farming kit.
5. Each Eligible Child is strictly entitled to 1 Promotion Gift throughout the Promotion Period (1 July 2020 – 30 September 2020). In the event that customer open multiple accounts within the Promotion Period, the bank will only accord the Promotion Gift to the first eligible Deposit Account opened.
6. Promotion Gifts are strictly non-redeemable for cash, non-assignable and non-exchangeable.
7. Redemption email will be sent to Eligible Customers as per the dates stated in table below. Redemption of Promotion Gift must be made via Crops and Co (“Vendor”) website provided within the redemption period stated in the redemption email.

Account Opening Month	Fulfil Conditions By	Receive Redemption Email By	Redemption Valid till
Jul 20	End Aug 20	End Sep 20	End Dec 20
Aug 20	End Sep 20	End Oct 20	End Jan 21
Sep 20	End Oct 20	End Nov 20	End Feb 21

8. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
9. DBS’ decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
10. DBS makes no representation or warranty whatsoever as to the quality or merchantability for purpose of the Promotion Gift. Any disputes in relation to Promotion Gift should be resolved directly with Crops and Co (“Vendor”).
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. 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.