



Terms and Conditions Governing Salary Crediting Promotion (“Promotion”)

1. This Promotion is valid from 1 November 2021 to 31 December 2021 (“**Promotion Period**”).
2. This Promotion is open to customers who do not have salary crediting arrangement linked to a DBS/POSB account from 1 May 2021 to 31 October 2021.
3. To qualify for the Promotion, customer must fulfil the conditions set out below within the Promotion Period:

Conditions to fulfil	Reward
<ul style="list-style-type: none"> • Credit a minimum salary of S\$1,600 to any of his/her DBS/POSB accounts (“Salary Crediting Account”) for 3 consecutive months, with the first salary credit taking place during the Promotion Period • Open a DBS Multiplier Account online successfully within the Promotion Period 	S\$80 cash credit to the Salary Crediting Account
<ul style="list-style-type: none"> • Credit a minimum salary of S\$1,600 to any of his/her DBS/POSB accounts (“Salary Crediting Account”) for 3 consecutive months, with the first salary credit taking place during the Promotion Period 	S\$50 cash credit to the Salary Crediting Account

4. Salary must be credited via GIRO with transaction reference codes “SAL” or “PAY”.
5. Customers who fulfil the conditions as set out in Clause 3 and 4 (“**Eligible Customers**”) are entitled to receive S\$50 or S\$80 cash credit (“**Reward**”) to the Salary Crediting Account.
6. Each Eligible Customer is strictly entitled to 1 Reward throughout the Promotion Period. In the event that customer has multiple salary crediting to different accounts within the Promotion Period, the bank will only accord the reward to the first eligible Personal/Joint Deposit Account.
7. The Reward is only limited to the first 1,500 redemptions.
8. Eligible Customers will receive the Reward according to the schedule below:

First Salary Crediting Month	Third Salary Crediting Month	Receive cash credit by
Nov 21	Jan 21	Feb 21
Dec 21	Feb 21	Mar 21

9. The Reward is non-transferable, non-assignable and non-exchangeable.
10. The Reward shall be forfeited if the DBS Multiplier Account AND/OR Salary Crediting Account is terminated or suspended. DBS is entitled to recover the Reward by debiting the same value from any account that the customer has with DBS/POSB.
11. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
12. DBS’ decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.



14. 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.
15. 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.

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 Minimum 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.