

## Terms and Conditions Governing National Day Online Account Opening Promotion 2022 (“Promotion”)

- The Promotion period is from 1 August to 31 August 2022 (“Promotion Period”).
- “New Account holder” means any individual who is not an existing holder of a DBS/POSB current account or savings account at the time of making the application for a New Account.
- To qualify for the Promotion, New to DBS/POSB customer must open a Personal / Joint-Alternate Deposit Account online successfully within the Promotion Period and fulfill the conditions set out below:

Account to open online	Deposits Amount	Conditions to fulfill	Reward
<ul style="list-style-type: none"> <li>• My Account</li> <li>• Multiplier Account<sup>1</sup></li> </ul>	S\$5,000	(i) Open an account online and deposit a minimum of S\$5,000 fresh funds <sup>2</sup> to the newly opened account by 31 August 2022. AND (ii) Maintain minimum average daily balance of S\$5,000 between 1 September – 31 October 2022 (“2-month Period”).	<b>S\$28 Credit Reward to Debit Card</b>
	S\$10,000	(i) Open an account online and deposit a minimum of S\$10,000 fresh funds <sup>2</sup> to the newly opened account by 31 August 2022. AND (ii) Maintain minimum average daily balance of S\$10,000 between 1 September – 31 October 2022 (“2-month Period”).	<b>S\$58 Credit Reward to Debit Card</b>

<sup>1</sup> Only offered as personal account.

<sup>2</sup> **Fresh Funds** refer to fund(s) directly deposited through cheque(s), cashier's order(s), demand draft(s), cash deposits, FAST credit, PayNow w, telegraphic transfer, share payment, IBG funds transfer and MEPS receipt. These exclude any funds from any DBS/POSB account and funds deposited via any POSB/DBS cheque(s), POSB/DBS cashier's order(s) or POSB/DBS demand draft(s) and SAL/PAY deposits. Fresh Funds deposited via cheque(s), cashier's order(s) and demand draft(s) must be done by 30 August, 2pm. Multiple deposits are allowed. Only applicable for SGD deposits.

- Customers who have fulfilled the above conditions (“Eligible Customers”) will be entitled to a S\$28 or S\$58 credit reward to their debit card respectively (“Reward”), depending on the amount of fresh funds deposited.
- The Personal / Joint-Alternate Deposit Account must be opened via the following channels:
  - digibank online/mobile; or
  - DBS/POSB website
- In the event that the customer has fulfilled the conditions as set out in Clause 2 to 5 but does not have a valid DBS/POSB Debit Card linked to the newly opened account, the customer will not be entitled to receive the Reward. For New DBS/POSB Debit Cardmembers, the card must be activated by 31 August 2022.
- Each Eligible Customer can only participate and enjoy this promotion on one account throughout the Promotion Period. If a customer opens multiple accounts within the Promotion Period and fulfills the above conditions for more than one account, the bank will only accord 1 Reward to the first eligible Personal / Joint-Alternate Deposit Account opened.
- The Reward will be credited to the DBS/POSB Debit Card linked to the eligible Personal / Joint-Alternate Deposit Account by 31 December 2022 (or such other date as DBS may determine in its sole discretion and without prior notice to you). Thereafter, Eligible Customers will receive a notification email that it has been credited. For joint application, it will be sent to the main applicant's electronic mailing address as per their record with DBS.
- This Promotion is not to be used in conjunction with any other ongoing promotion offers.
- DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
- DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
- 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.

13. 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.