

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

1. The Promotion period is from 1 March 2019 to 30 June 2019 (“Promotion Period”).

2. To qualify for the Promotion, customer must fulfil the criteria (A) or (B) as set out below:

Account to open online	Conditions to fulfill	Reward
<b>(A) Deposit Account</b> <ul style="list-style-type: none"> <li>▪ DBS Multiplier Account</li> <li>▪ DBS Multi-Currency Autosave Account<sup>1</sup></li> <li>▪ POSB eEveryday Savings Account</li> </ul>	By second month of account opening: <ul style="list-style-type: none"> <li>(i) Deposit and maintain a minimum average daily balance of S\$3,000<sup>2</sup> for at least 6 consecutive months (“6-month Period”);</li> <li style="text-align: center;"><b><u>OR</u></b></li> <li>(ii) Credit salary to the new Deposit Account for at least a 6-month Period. Salary crediting must be through GIRO with transaction reference codes of “SAL” or “PAY”.</li> </ul>	<b>S\$20 Cash Gift</b>  +  <b>Stand to win a Private Dining Experience for four diners</b>
<b>(B) Special Savings Account</b> <ul style="list-style-type: none"> <li>▪ eMySavings Account</li> <li>▪ POSB SAYE Account</li> </ul>	By second month of account opening: <ul style="list-style-type: none"> <li>(i) Maintain monthly contribution of at least S\$50 to the Special Savings Account for at least a 6-month Period.</li> <li style="text-align: center;"><b><u>AND</u></b></li> <li>(ii) No withdrawal to be made from the Special Savings Account for at least a 6-month Period.</li> </ul>	

<sup>1</sup> DBS Multi-Currency Autosave referring to eMulti Currency Autosave (eMCA) [Individual / Joint alternate], eMulti Currency Autosave Plus (eMCA+), Multi Currency Autosave Plus (MCA+).

<sup>2</sup> Only applicable for SGD deposits.

3. All Accounts must be successfully opened within the Promotion Period to be eligible for the promotion.

4. Deposit Account / Special Savings Account must be opened via the following channels:

- (a) iBanking; or
- (b) DBS/POSB website and login using ATM/Debit Card & PIN; or
- (c) DBS/POSB website for new to bank customers

5. Customers that fulfilled the conditions as set out in Clause 2, 3, & 4 (“Eligible Customers”) are entitled to a S\$20 cash gift (“Cash Gift”) and 1 chance to participate in the Lucky Draw.

6. Each Eligible Customer is strictly entitled to 1 Lucky Draw chance and 1 Cash Gift throughout the Promotion Period. Cash Gift will be credited to the eligible Deposit Account / Special Savings Account by the dates in the table below (“Cash Gift Crediting Date”).

7. A total of 10 winners will be drawn from the pool of Eligible Customers during each month of the qualifying period. Each winner will receive an exclusive Private Dining Experience for four diners, Worth S\$1,000 (“Lucky Draw Gift”).

8. The following persons are not entitled to participate in the Lucky Draw:

- (a) Estates of deceased customers; and
- (b) DBS and POSB staff who worked on the lucky draw; and
- (c) Agencies and vendors who worked on the lucky draw.

9. Winners will be picked at random by DBS Bank (by manual or computerized means as DBS Bank may determine) in the presence of its’ auditors or a public witness. DBS Bank reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified.

10. The Lucky Draw will be conducted on the dates (“Lucky Draw Date”) stated in the table below, at 4.00pm at 8A Marina Boulevard, Marina Bay Link Mall, Singapore 018984. Winners will be announced on DBS/POSB websites as per below date.

Draw	Qualifying Period	No. of Winners	Lucky Draw Date	Cash Gift Crediting Date	Announcement Date
1.	1 Mar 19 – 31 Mar 19	10	16 May 19	By 31 May 19	By 31 May 19
2.	1 Apr 19 – 30 Apr 19	10	17 Jun 19	By 30 Jun 19	By 30 Jun 19
3.	1 May 19 – 31 May 19	10	16 Jul 19	By 31 Jul 19	By 31 Jul 19
4.	1 Jun 19 – 30 Jun 19	10	16 Aug 19	By 31 Aug 19	By 31 Aug 19

11. A redemption email for the Lucky Draw Gift will be sent to customer's electronic mailing address as per their records with DBS. The Lucky Draw Gift is valid for 1 year from the date as stated in the redemption email. Redemption of the Lucky Draw Gift are subjected to the terms and conditions of Personal Chef Singapore.

12. The Lucky Draw Gift is subject to availability. Reservations must be made at least 14 working days in advance via the channels as stated on the redemption email, and Eligible winners will have to quote the "DBS Online Account Opening Promotion + Ref No".

13. Lucky Draw Gift are non-exchangeable, non-transferable, non-redeemable for cash and non-replaceable if lost or stolen.

14. Each lucky draw winner acknowledges that his/her presentation of the redemption email/code is a disclosure to Personal Chef Singapore ("**Vendor**") that he/she is a customer of DBS/POSB.

15. DBS will not take responsibility of any additional expenditure and expenses incurred by the lucky draw winner.

16. DBS makes no representation or warranty whatsoever as to the quality or merchantability for purpose of the Private Dining Experience. DBS is not an agent of Personal Chef Singapore and vice versa. Any disputes in relation to the Private Dining Experience should be resolved directly with Personal Chef Singapore.

17. DBS is entitled to recover the Lucky Draw Gift and/or Cash Gift by debiting the same value from any account that the customer has with DBS/POSB without prior notice, if during the 6-month Period:

- (a) the Deposit Account / Special Savings Account is closed;
- (b) Customer fails to maintain a minimum average daily balance required for the Deposit Account or customer fails to have salary crediting into the Deposit Account;
- (c) The monthly contribution of Special Savings Account is not successfully credited in any of the months or withdrawal is made from the Special Savings Account.

18. This Promotion is not to be used in conjunction with any other ongoing promotion offers.

19. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.

20. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

21. The decision of DBS Bank on all matters relating to the Lucky Draw and these 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 or suspension of the Lucky Draw. Subject to and without prejudice to the generality of the foregoing, DBS Bank's record of the entries, allocated chances and/or the Lucky Draw shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.

22. 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.