

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

- The Promotion period is from 1 July 2019 to 30 September 2019 (“Promotion Period”).
- To qualify for the Promotion, customer must open an account online in (A) or (B) and fulfil the criteria 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>	<u>By second month of account opening:</u> (i) Deposit and maintain a minimum average daily balance of S\$10,000 <sup>2</sup> for at least 6 consecutive months (“6-month Period”);  <b><u>AND</u></b> (ii) Must be a DBS Altitude Cardmember <sup>3</sup>	<b>5,000 DBS Points</b>
	<u>By second month of account opening:</u> (iii) Deposit and maintain a minimum average daily balance of S\$3,000 <sup>2</sup> for at least 6 consecutive months (“6-month Period”);  <b><u>OR</u></b> (iv) 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".	<b>S\$20 Cash Gift</b>
<b>(B) Special Savings Account</b> <ul style="list-style-type: none"> <li>▪ eMySavings Account</li> <li>▪ POSB SAYE Account</li> </ul>	<u>By second month of account opening:</u> (i) Maintain monthly contribution of at least S\$50 to the Special Savings Account for at least a 6-month Period.  <b><u>AND</u></b> (ii) No withdrawal to be made from the Special Savings Account for at least a 6-month Period.	<b>S\$20 Cash Gift</b>

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

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

<sup>3</sup> Valid for both Existing/New DBS Altitude Cardmembers – This is not applicable for supplementary cardmembers.

<sup>4</sup> For New DBS Altitude Cardmembers, the Credit Card must be activated by the second month of account opening.

- Each Eligible Customer is strictly entitled to only 1 Reward throughout the Promotion Period.
- All Accounts must be successfully opened within the Promotion Period to be eligible for the promotion.
- Deposit Account / Special Savings Account must be opened via the following channels:
  - iBanking; or
  - DBS/POSB website and login using ATM/Debit Card & PIN; or
  - DBS/POSB website for new to bank customers
- Customers that fulfilled the conditions as set out in Clause 2, 4, & 5 (“Eligible Customers”) will be entitled to 1 Reward, either a S\$20 cash gift (“Cash Gift”) or 5,000 DBS Points accordingly.
- In the event that customer has fulfilled the conditions of maintaining a minimum average daily balance of S\$10,000 for 6 consecutive months, but is not a DBS Altitude Cardmember, customer will not be entitled to receive the 5,000 DBS Points.
- In the event that customer opens 1 Deposit Account (fulfills the S\$10,000 + DBS Altitude Card condition), and 1 Deposit Account (fulfills the S\$3,000 condition), we will prioritise the Deposit Account (fulfills the S\$10,000 + DBS Altitude Card condition) and accord the 5,000 DBS Points to customer.

9. In the event that customer has more than 1 DBS Altitude Card, the 5,000 DBS Points will be credited to the DBS Altitude Visa Card.

10. The Cash Gift will be credited to the eligible Deposit Account / Special Savings Account, and DBS Points will be credited to customer's DBS Altitude Card by the dates stated in the table below ("**Reward Crediting Date**").

No.	Account Opening Month	Reward Crediting Date	Notification Date
1.	July 19	By 31 Oct 19	By 31 Oct 19
2.	August 19	By 30 Nov 19	By 30 Nov 19
3.	September 19	By 31 Dec 19	By 31 Dec 19

11. DBS is entitled to recover the Reward, either the S\$20 Cash Gift or the 5,000 DBS Points (Cost per point is at S\$0.04) by debiting 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.

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

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

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

15. 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.

16. 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 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.