

## Terms and Conditions Governing Online Account Opening Promotion 2020 (“Promotion”)

- The Promotion period is from 1 July to 31 August 2020 (“Promotion Period”).
- To qualify for the Promotion, customer must open a Personal / Joint-Alternate Deposit Account online and fulfil the criteria set out below.

### Personal Deposit Account

#### Open a new Deposit Account and Invest with DBS Vickers

Account to open online	Conditions to fulfil	Tier Reward	
		No. of BUY Trade	DBS Points <sup>2</sup>
<ul style="list-style-type: none"> <li>My Account</li> <li>Multiplier</li> <li>DBS Multi-Currency Account<sup>1</sup></li> </ul>	(i) Open a new DBS Vickers Account	1	300
	(ii) <u>By the 7<sup>th</sup> Month of account opening</u> Execute as many online “Buy” trade with DBS Vickers.	3	1,000
	(iii) <u>Settle trade using New Account</u> Debit funds from newly opened account for trade settlement.	6	2,000
		9	3,000

#### Open a new Deposit Account and Invest in digiPortfolio

Account to open online	Conditions to fulfil	Tier Reward	
		Investment Amount	DBS Points <sup>2</sup>
<ul style="list-style-type: none"> <li>My Account</li> <li>Multiplier</li> <li>DBS Multi-Currency Account<sup>1</sup></li> </ul>	(i) Open a new digiPortfolio on digiBank.	S\$1,000	300
	(ii) <u>By the 2<sup>nd</sup> month of account opening</u> Invest (min. investment of S\$1,000) using the newly opened account in digiPortfolio on digiBank.	S\$3,000	1,000
	(iii) <u>Maintain portfolio in the next 6 consecutive months</u> Remain invested in the portfolio for at least the next 6-month period	S\$6,000	2,000
		S\$9,000	3,000

### Joint-Alternate Deposit Account

Account to open online	Conditions to fulfil	Reward <sup>3</sup>
<ul style="list-style-type: none"> <li>My Account</li> <li>DBS Multi-Currency Account<sup>1</sup></li> </ul>	(i) Open a new joint alternate account via online using MyInfo.  (ii) <u>By the 2<sup>nd</sup> month of account opening</u> Deposit S\$3,000 and maintain the same monthly average daily balance for the next 6 consecutive months.	1,000 DBS Points

<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>Valid for both Existing/New DBS Altitude Cardmembers – This is not applicable for supplementary cardmembers. For New DBS Altitude Cardmembers, the Credit Card must be activated 30 days prior to the Reward Crediting Date.

<sup>3</sup>DBS points will be credited to the main applicant’s DBS Altitude Card.

- All accounts must be successfully opened within the Promotion Period to be eligible for the promotion.
- Personal Deposit Account must be opened via the following channels:
  - iBanking and digibank; or
  - DBS/POSB website and login using ATM/Debit Card & PIN; or
  - DBS/POSB website for new to bank customers

- For Joint-Alternate Deposit Account, both applicants must open through DBS/POSB website using MyInfo.

6. Eligible Customers who fulfilled the conditions as set out in Clause 2, 3, 4 & 5 (“**Eligible Customer**”) will be strictly entitled to:
- Maximum 1 Personal Deposit Account Reward of up to 6,000 DBS Points; and/or
  - Maximum 1 Joint-Alternate Account Reward of 1,000 DBS Points
7. In the event that customer has more than 1 DBS Altitude Card, the DBS Points will be credited to the DBS Altitude Visa Card.
8. The Reward will be credited to the eligible customer by the following dates in the table below.

Account Opening Month	Reward Crediting Date	Notification Date
July 20	By 28 Feb 21	By 28 Feb 21
August 20	By 31 Mar 21	By 31 Mar 21

9. In the event that customer has fulfilled the conditions as set out in Clause 2, 3, 4 & 5, but is not a DBS Altitude Cardmember, customer will not be entitled to receive any DBS Points Reward.

10. All trades executed with DBS Vickers is only applicable to trades executed in any of the 7 online markets via dbsvickers.com, mobile trading and DBS/POSB iBanking. Phone trades executed via the DBS Vickers Customer Service Line are not eligible for the Promotion. Standard commission will be charged at the time of the transactions.

11. Eligible online buy trades executed with DBS Vickers includes cash, cash upfront trades settled from the newly opened Personal Deposit Account. Only fully settled online buy trades are considered as eligible trades to receive the DBS Points Rewards.

12. There are no upfront charges, platform fees, switching fees or lock-in requirements when investing in digiPortfolio on digiBank. Only a management fee of 0.75% p.a. is administered.

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

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

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

16. 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.

17. 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.