

Terms and Conditions Governing Online Account Opening Promotion October 2019 (“Promotion”)

- The Promotion period is from 1 October 2019 to 12 January 2020 (“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	Additional Reward
(A) Deposit Account <ul style="list-style-type: none"> ▪ DBS Multiplier Account ▪ DBS Multi-Currency Autosave Account¹ ▪ POSB eEveryday Savings Account 	(i) Deposit and maintain a minimum average daily balance of S\$10,000 ² for at least 6 consecutive months (“6-month Period”);	S\$20 Cash Gift	Personalised Leather Holdall by Bynd Artisan³ (Worth S\$230)
	(ii) Deposit and maintain a minimum average daily balance of S\$3,000 ² for at least 6 consecutive months (“6-month Period”); OR	S\$20 Cash Gift	
	(iii) 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) Special Savings Account <ul style="list-style-type: none"> ▪ eMySavings Account ▪ POSB SAYE Account 	(i) Maintain monthly contribution of at least S\$50 to the Special Savings Account for at least a 6-month Period. AND	S\$20 Cash Gift	
	(ii) No withdrawal to be made from the Special Savings Account for at least a 6-month Period.		

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

² Only applicable for SGD deposits.

³ Limited to first 2,000 redemptions, while stocks last.

- 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
- Eligible Customers who fulfill the conditions as set out in Clause 2, 3, & 4 (“Eligible Customers”) will be strictly entitled to only either:
 - S\$20 cash gift (“Cash Gift”), or
 - Cash Gift and Personalised Leather Holdall by Bynd Artisan (“Additional Reward”)³
- Each Eligible Customer can only participate and enjoy this promotion once throughout the Promotion Period.
- A redemption email for the Additional Reward will be sent to eligible customer’s electronic mailing address as per their record with DBS.
- The Additional Reward is only limited to the first 2,000 redemptions, while stocks last. Redemption of the Personalised Gift is subjected to the terms and conditions of Bynd Artisan. Redemption is only applicable at the Bynd Artisan Raffles City Store (not applicable online);

Redemption Location:	Bynd Artisan Raffles City Store Raffles City Shopping Centre 252 North Bridge Road, #03-24 Singapore 179103 Tel: (65) 6873 2317 Opening hours: 10am - 10pm
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- The Additional Rewards are non-transferable, non-redeemable for cash, non-assignable and non-exchangeable.

10. The Cash Gift will be credited to the eligible Deposit Account / Special Savings Account by the dates in the table below (“Cash Gift Crediting Date”).

No.	Qualifying Period	To Fulfil By	Cash Gift Crediting Date	Notification Date
1.	1 Oct – 31 Oct 19	By 31 Nov 19	By 31 Jan 20	By 31 Jan 20
2.	1 Nov – 30 Nov 19	By 31 Dec 19	By 29 Feb 20	By 29 Feb 20
3.	1 Dec – 31 Dec 19	By 31 Jan 19	By 31 Mar 20	By 31 Mar 20
4.	1 Jan – 12 Jan 20	By 31 Jan 19	By 31 Mar 20	By 31 Mar 20

11. DBS is entitled to recover the Additional Reward 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.

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.

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.