



Terms And Conditions Governing DBS Multiplier Account Cash Gift Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. The Promotion period shall be from 1 July 2014 to 8 August 2014, both dates inclusive (“Promotion Period”).
2. The Promotion is open to all customers (“Customers”) of DBS Bank Ltd (“DBS”), who have successfully open a DBS Multiplier Account during the Promotion Period and deposit a minimum of SGD50,000 to their newly opened DBS Multiplier Account by 31 August 2014 (“Deposit”) to get a Cash Gift of SGD150 (“Gift”) credited into their DBS Multiplier Account. To qualify for the Gift, you must not have any DBS Multiplier Account(s) that was/were closed between 17 December 2013 and 8 August 2014.
3. The Deposit must be made using funds from outside of DBS/POSB. Transfers from any existing DBS/POSB current/savings accounts or fixed deposit accounts or via DBS/POSB cheque(s), cashier’s order(s) or demand draft(s) do not qualified for this Promotion.
4. The Deposit will be earmarked by DBS for a period of six (6) months for the purpose of participating in this Promotion. The effective interest rate for this Promotion is 0.60% per annum; this is computed based on a Deposit with DBS in the sum of SGD50,000 for 6 months. During the period of earmarking, the Deposit will earn interest as set out under the terms and conditions of DBS Multiplier Account.
5. The Deposit will be earmarked by DBS between 1 September 2014 and 30 September 2014. The earmarked period will be for six (6) months from the date of commencement of the earmarking (“Earmarked Period”) and the Deposit will not be available for withdrawal during the Earmarked Period.
6. Customers who successfully receive the Gift are required to maintain the Deposit in their DBS Multiplier Account during the Earmarked Period, failing which, DBS is entitled to recover the amount of the Gift, by debiting the amount from any account that the Customer maintains with DBS/POSB.
7. Each Customer is entitled to one (1) Gift regardless of the amount of deposit or number of DBS Multiplier Accounts which the Customer may have with DBS.
8. The Gift from the Promotion will be credited to Customers’ DBS Multiplier Accounts between 1 September 2014 and 30 September 2014.
9. DBS reserves the right to substitute or replace the Gift with another gift of similar value without giving any notice or liability to any party.
10. DBS may vary these Terms and Conditions without notice, or withdraw or terminate the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
11. Notwithstanding anything herein, DBS has the absolute discretion in determining a Customer’s eligibility in participating in the Promotion.
12. DBS’ decision on all matters relating to or in connection with the Promotion is final and binding on all participants. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
13. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Customer’s eligibility in the Promotion.

14. These Terms and Conditions shall be read in conjunction with the Terms and Conditions Governing Accounts, Terms and Conditions For DBS Multiplier Account, Terms and Conditions Governing Electronic Services, and the DBS Privacy Policy. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion. The DBS Privacy Policy is available at www.dbs.com/privacy. For purpose of this Promotion, the Customers consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of the Customers' personal data by/to the organizers, promoters or entities/persons conducting the Promotion and such other third party for the purpose of the Promotion, and the Customers confirm that they have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on www.dbs.com/privacy.
15. Words importing the singular shall, where applicable, include the plural and vice versa.
16. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore, and all Customers irrevocably submit to the exclusive jurisdiction of the Singapore courts.
17. A person who is not a party to these terms may not enforce any of them under the Contracts (Rights of Third Parties) Act (Chapter 53B) and notwithstanding any terms herein, the consent of any third party is not required for any variation of the terms of the Promotion (including any release or compromise of any liability) or termination of the Promotion.

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\$50,000 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\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.