



TERMS AND CONDITIONS GOVERNING WORKPLACE BANKING PROMOTION FOR MARINA BAY SANDS' PRIVILEGE PROGRAM ROADSHOW ("Promotion")

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

1. The Promotion is open to all Marina Bay Sands ("MBS") employees who have applied for salary crediting to his/her DBS/POSB account ("Customers").
2. The promotion period is from 21 May 2013 to 22 May 2013 ("Promotion Period"), both dates inclusive.
3. To be eligible for the Promotion, the following conditions apply:
 - (a) New applications for salary crediting only, i.e. customers with existing arrangements for salary crediting to a DBS/POSB account are not eligible.
 - (b) The DBS/POSB account used for salary crediting ("Account") must not be closed 6 months from the date of application to credit salary to the account.
 - (c) First salary crediting must be done by 31 August 2013.
 - (d) Salary crediting must be for at least 6 consecutive months.
4. The eligible Customers will receive a weekend travel bag worth S\$100.00. ("Gift").
5. DBS Bank Ltd ("DBS Bank") is entitled to deduct an amount equivalent to the value of the Gift, which you accept and agree shall be S\$100.00, from any of your DBS/POSB account if you close your Account within 6 months from the date of application or failed to credit salary for at least 6 consecutive months.
6. The Gift is not transferable and is not exchangeable for cash, credit or any other item in part or in whole.
7. DBS Bank reserves the right to vary any of the Terms and Conditions herein, and to suspend or terminate the Promotion at any time without notice or liability to the Customers.
8. DBS Bank may at their sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or higher value, such value to be determined by DBS Bank at their sole discretion.
9. DBS Bank is not an agent of the Suppliers of the Gift and vice versa. DBS Bank makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Gift. DBS Bank is not liable for any injury, loss or damage whatsoever, whether direct or indirect, arising from or in connection with the Gift. The recipient and/or other person(s) who benefit from using the Gift accept and enjoy the product at their own risk.
10. These Terms and Conditions are to be read in conjunction with DBS Terms and Conditions Governing Accounts. 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. The DBS Terms and Conditions Governing Accounts are available at www.dbs.com.sg/Resources/personal/docs/deposit/termsupdate.pdf.



11. The decision of DBS Bank on all matters relating to or in connection with the Promotion is final and binding on all Customers. DBS Bank shall not be obliged to enter into any correspondence on any matter concerning the Promotion.

12. DBS Bank assumes no responsibility for any loss, claim, damage or expenses arising or incurred in connection with this Promotion, howsoever arising, including without limitation, from any late or non notification, any computation error, 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 to the Gift under this Promotion.

13. All information is correct at time of print.

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.

Declaration

I have read, understood and agree to be bound by the Terms and Conditions Governing Workplace Banking Promotion for Marina Bay Sands' Privilege Program Roadshow.

Name:
NRIC / Passport no.:
Staff ID no.:
Mobile no.:
DBS/POSB Salary
Crediting Account no.:

Date