TERMS AND CONDITIONS GOVERNING SUPPLEMENTARY RETIREMENT SCHEME (SRS) 2014 PROMOTION (“PROMOTION”)

Participation in the Promotion constitutes acceptance of these terms and conditions.

Promotion for existing SRS account holders only.

1. The Promotion period shall be from 26 September 2014 to 31 December 2014, both dates inclusive (“Promotion Period”).

2. The Promotion is open to all existing SRS customers (“Existing SRS Customers”) of DBS Bank Ltd and POSB (“DBS”).

3. During the Promotion Period, each Existing Customer who is amongst the first 100 existing SRS account holders to make a top-up of S$8,500 equivalent and above by 31 December 2014, shall be eligible to get S$88 cash (“**Cash**”).

4. The Cash will be credited into the Existing SRS Customer’s Current Account or Savings Account that is debited to contribute to SRS account by the end of the following month, after the contribution is done (E.g. If contribution is done in October 2014, Cash will be credited by 30 November 2014).

5. Each Existing SRS customer can only qualify for one (1) cash rebate.

General Terms and Conditions

6. 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.

7. Notwithstanding anything herein, DBS has the absolute discretion in determining the Customers’ eligibility in participating in the Promotion.

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

9. 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 the Customers’ eligibility in the Promotion.

10. These Terms and Conditions shall be read in conjunction with the Terms and Conditions Governing Supplementary Retirement Scheme (SRS) and Accounts, Terms and Conditions Governing Accounts, 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.

11. 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. If the Customers provide us with the personal data of any individual (other than their own), the Customers hereby consent on behalf of that individual whose personal data you provide, to our collection, use, disclosure and processing of his/her personal data in accordance with the DBS Privacy Policy and *these terms and conditions*. The Customers warrant that the Customers have obtained that individual's prior consent to such collection, use, disclosure and processing of his/her personal data by DBS and that the personal data that the Customers provide to DBS is true, accurate and complete.

12. Words importing the singular shall, where applicable, include the plural and vice versa.

13. 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.

14. 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.

15. 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.