



TERMS AND CONDITIONS GOVERNING DBS REMIX SALARY BUNDLE PROMOTION ("Promotion")

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

1. The Promotion is valid from 16 June 2014 to 30 November 2014 ("Promotion Period"), both dates inclusive.
2. Subject to these Terms and Conditions, this Promotion is open to all customers who do not have salary crediting arrangements linked to a DBS/POSB account for the period 1 January 2014 to 30 May 2014 ("New Salary Crediting Customers").
3. Customers who have received the cash reward under DBS Salary Credit Cash Reward Promotion held from 24 February 2014 to 31 May 2014 are not eligible for this Promotion.
4. To participate in the Promotion, customers are required to submit the online form available at www.dbs.com.sg/remixsalarybundle ("Participants").
5. Eligible participants who fulfill the conditions in these Terms and Conditions stand to receive a reward worth up to S\$200 ("Reward"). This Reward comprises of S\$40 Capitavouchers and the rest in cash credits as described below.
6. Participants are required to meet the Salary Crediting conditions stated in paragraph 7(a) before they are eligible for the other rewards offered under this Promotion as stated in paragraphs 7(b) and (c) in these Terms and Conditions.
7. Eligibility for Reward
 - a. Salary Crediting
 - i. This Promotion is only open to the first 2000 Participants who fulfill the conditions listed in paragraph 7(a)(ii) below. If there are more than 2000 Participants, these additional Participants shall not be eligible for this Promotion.
 - ii. The first 100 Participants who credit a minimum monthly salary of S\$1400 net to their DBS/POSB account ("Salary Crediting Account") by 31 December 2014, 2359hrs ("Salary Crediting Transaction") will receive S\$100 within 2 months after their first monthly salary is credited.
 - iii. The next 1,900 Participants who meet the same condition stated in paragraph 7(a)(ii) above will receive S\$60.
 - iv. Only Salary Crediting Transactions with transaction reference codes "SAL" or "PAY" will be accepted by DBS Bank ("Bank") under this Promotion.
 - v. The Salary Crediting Account must remain open for a period of 6 months following the date of the application to credit salary to the Salary Crediting Account. If, within 6 months, the Participant closes the Salary Crediting Account or if DBS terminates the Salary Crediting Account for any reason whatsoever in accordance with the Terms and Conditions Governing Accounts, DBS shall be entitled at its sole discretion to deduct the Reward from the Salary Crediting Account or any other account(s) that the Participant maintains with the Bank.
 - vi. If the Salary Crediting Account is closed by the Participant or terminated by the Bank (for any reason whatsoever in accordance with the Terms and Conditions Governing Accounts) before the Reward is credited, the Reward shall be forfeited and the Participant shall not be entitled to the Reward.
 - b. GIRO payment
 - i. The first 200 Participants who set up a new GIRO arrangement on your Salary Crediting Account by 31 December 2014, 2359hrs will receive S\$40 worth of Capitavouchers within 2 months after the first GIRO payment is deducted from the Salary Crediting Account. The vouchers will be sent to your mailing address as registered in the Bank's records.
 - ii. Terms and Conditions of GIRO apply. Visit <http://www.dbs.com.sg/personal/payments/additionalinfo/terms/giro/default.page> for more information.



- c. Application for POSB Invest-Saver
 - i. The first 200 Participants who successfully apply for POSB Invest-Saver by 31 December 2014, 2359hrs will receive S\$30 credited to the Salary Crediting Account within 2 months after the POSB Invest-Saver is incepted.
 - ii. Participant must not have an existing POSB Invest-Saver.
 - iii. The POSB Invest-Saver must remain open for 12 consecutive months of deduction. Failure to do so will entitle the Bank to deduct the Reward from any account(s) that the Participants maintain with DBS/POSB.
 - iv. For more information on POSB Invest-Saver, visit www.posb.com.sg/investsaver
- d. Application for DBS Vickers online trading account
 - v. The first 200 Participants who successfully apply for the DBS Vickers online trading account by 31 December 2014, 2359hrs will receive S\$30 credited to the Salary Crediting Account within 2 months after the DBS Vickers online trading account is incepted.
 - vi. Participant must not have an existing DBS Vickers online trading account.
 - vii. The DBS Vickers online trading account must remain open for a continuous period of 12 months following the date of approval. Failure to do so will entitle the Bank to deduct the Reward from any account(s) that the Participants maintain with DBS/POSB.
 - viii. For more information on DBS Vickers online trading account, visit <http://www.dbs.com.sg/personal/investments/tradingservices/default.page>
- 9. General Terms & Conditions
 - a. Participants are solely responsible for all communication with their employers to effect the change in salary crediting arrangements. DBS will not be liable for any delay or miscommunication that may potentially affect the Participants' eligibility or receipt of the Reward.
 - b. If a Salary Crediting Account is jointly held by two or more account holders, and two or more account holders apply for the Promotion, only the Participant who is the earliest to register for the Promotion will be eligible for the Reward.
 - c. The following persons shall not be entitled to participate in the Promotion:
 - i. Estates of deceased customers;
 - ii. DBS and POSB staff and account holders of accounts that are tagged as staff accounts; and
 - iii. Employees of agencies and vendors who worked on this Promotion.
 - d. Notwithstanding anything herein, the Bank has the absolute discretion to determine the eligibility of a Participant to participate in the Promotion or receive a Reward. The decision of the Bank on all matters relating to or in connection with this Promotion shall be final and binding on the Participants. No correspondence or claims will be entertained.
 - e. The Bank shall not be liable in any way to any Participant or any other person for any loss or damage or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.
 - f. The Bank may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these terms and conditions (including the Promotion Period, the conduct of the Promotion and the number of winners and prizes) and may also suspend or terminate the Promotion at any time without any notice or liability to any Customer.
 - g. 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.
 - h. By participating in this Promotion, the Participants are deemed to have consented under the Personal Data Protection Act to the collection, use and disclosure of the Participants' 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 Participants 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.



- i. These terms and conditions shall be read in conjunction with the Bank's Terms and Conditions, the DBS Privacy Policy, Terms and Conditions Governing Accounts and the Terms and Conditions Governing Electronic Services, all of which shall apply to the Participants.
- j. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and the Participants irrevocably submit to the non-exclusive jurisdiction of the Singapore courts.
- k. A person who is not party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of these terms and conditions.

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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.