

TERMS AND CONDITIONS

DBS REGULAR PREMIUM AND FIXED DEPOSIT PROMOTION (“Promotion”)

General Conditions

1. The Promotion is organized by DBS Bank Ltd (“DBS”) and is open to Qualifying Customers who purchase a Regular Premium Life Insurance Policy (“Policy”) under Qualifying Products and open a 2-month Singapore Dollar Fixed Deposit account.

2. Only Qualifying Customers are eligible for the Promotion. To be a “Qualifying Customer”:

- a. your application for Qualifying Products must be signed between 1 December to 15 December 2013 (dates inclusive);
- b. your Policy must be issued by 31 December 2013;
- c. your Policy must pass the 14 days free-look period;
- d. there must not have been any claim on the Policy which results in that Policy being terminated; and
- e. the Singapore Dollar Fixed Deposit amount placed must not exceed two times (2x) your Annualised Premium of Qualifying Products between 1 December to 18 December 2013.

Qualifying Products	Annualised Premium	2-month SGD FD rate (p.a.)
Life Insurance Policies refer to MyEduPlan, MyFlexiSaver, MyRetirement, MyRetirement Preferred, MyLifeChoice, MoneySmart RP (Men), MoneySmart RP (Ladies), MoneySmart RP (Kids), and MyProtector series plans.	S\$12,000 to S\$23,999	4.88%
	S\$24,000 to S\$47,999	6.88%
	S\$48,000 & above	8.88%

3. The 2-month Singapore Dollar Fixed Deposit rate is not transferable .

4. A Qualifying Customer is only entitled to one Singapore Dollar Fixed Deposit placement, using fresh funds, transferred from other banks excluding CPF and SRS funds, for each Regular Premium plan purchased. The minimum placement amount for Singapore Dollar Fixed Deposit amount is S\$20,000 and the maximum placement amount must not exceed two times (2x) of a Qualifying Customer’s Annualised Premium of Qualifying Products, subject to a limit of S\$200,000. The Singapore Dollar Fixed Deposit rate is based on the Annualised Premium of Qualifying Products. These terms and conditions shall be read in conjunction with the Terms and Conditions Governing Accounts, which can be obtained from any DBS / POSB branch or www.dbs.com.sg.

5. If the Policy is cancelled within the 14 days free-look period, DBS reserves the right to deduct (from either the amount of the refunded premiums or from the Singapore Dollar Fixed Deposit amount, at DBS' discretion) an amount equivalent to the interest earned from the Singapore Dollar Fixed Deposit (which shall be determined at DBS' absolute discretion with reference to the prevailing board rate as of the date of the placement of the Fixed Deposit).

6. You consent to DBS disclosing your name, NRIC/passport number or any of your personal information to any third party DBS may reasonably consider appropriate or necessary in connection with the Promotion.

7. DBS' decision on all matters relating to the Promotion will be final and binding on you. In the event of any inconsistency between these terms and conditions and the terms and conditions contained in any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.

8. DBS may vary these terms and conditions or withdraw or discontinue the Promotion at any time without notice or liability.

9. Policy terms and conditions apply.

10. These terms and conditions are governed under the laws of Singapore and the parties agree to submit to the exclusive jurisdiction of the Singapore courts.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the SDIC. Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Aviva Ltd or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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.