

Terms & Conditions Governing the DBS Start Digital Promotion

1. The promotion is valid from 8 November 2019 to 31 March 2020, both dates inclusive.
2. Applicants will need to select at least 2 of the below Digital Solutions Promotion (“Promotion”):
 - a. DBS MAX: Monthly fee equivalent to 0.25% of total funds collected through DBS MAX will be waived for first 6 months from activation date
 - b. Financio: Monthly subscription fee of \$8 per month will be waived for first 18 months from account activation date
 - c. Talenox Suite: Monthly subscription fee of \$40 per month for first 5 employees will be waived for first 6 months from account activation date and receive \$480 credits in Talenox account
3. To participate in this Promotion, an applicant (“Applicant”) must:
 - a. (i) acknowledge and declare that the company indicated is classified as a Small and Medium Enterprise (SME) by Enterprise Singapore, and (ii) have no less than 30% of its shareholding held by Singapore citizens or Permanent Residents (PRs), are registered and incorporated in Singapore, (iii) and have an annual sales turnover (at group level) of not more than S\$100 million or employment size not exceeding 200 employees;
 - b. Access the DBS Start Digital public webpage and submit to DBS Bank Ltd (“DBS”) a completed online application form selecting at least two digital solutions under the DBS Start Digital Pack* (“Digital Solutions”), or register its interest for at least two Digital Solutions through any one of the following channels:
 - i. Relationship Managers (“RMs”);
 - ii. Virtual Relationship Managers (“VRMs”); or
 - iii. Business Care Agents (“BizCare”);
 - c. Have at least two Digital Solutions approved and activated^ by the solution provider(s) on or before 31 March 2020; and
 - d. Fully comply with the T&Cs governing the Digital Solutions.
4. Eligible applicants will be contacted accordingly as followed based on their selected digital solutions:
 - a. Financio: Applicant will be contacted by vendor via email within three (3) working days.
 - b. Talenox Suite: Applicant will be contacted by vendor via email within five (5) working days.
 - c. DBS Max: Applicant will be contacted via phone with further instructions on solution activation within three (3) working days.

5. By participating in this Promotion, an Applicant:
 - a. consents to DBS referring its application details to the respective service providers for subsequent follow up;
 - b. acknowledges and agrees that approvals on its applications for the Digital Solutions are made at each service provider's discretion;
 - c. acknowledges that each service provider's decision is final, and DBS does not guarantee nor interfere with the approval process of any Digital Solution; and
 - d. confirms that it is lawfully providing the data for DBS to use and disclose for the purposes of: (i) providing products or services to that Applicant, whether in connection with this Promotion; (ii) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations ("DBS Group"); and (iii) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator.
6. DBS reserves the right to withdraw, substitute or replace the Promotion with other item(s) of similar value without giving prior notice and without assigning any reason.
7. To the extent provided by law, DBS may vary the terms and conditions or discontinue this Promotion at any time without any notice or liability to any party.
8. DBS's decision on all matters relating to this Promotion shall be final. No correspondence or claims will be entertained.
9. Under no circumstances will DBS be held responsible or liable in any way for any claims, damages, losses, expenses, costs or liabilities whatsoever (including, without limitation, any direct or indirect damages for loss of profits, business interruption or loss of information) resulting or arising directly or indirectly from the customers' use of or inability to use the Start Digital Solutions offered by the service providers, or from the customers' reliance on the information and materials on these Digital Solutions and service providers provided on the DBS Start Digital public webpage or arising from communications between customers and service providers.
10. This Promotion is not valid with any other on-going offers, promotions, vouchers, rebates or privileges, unless otherwise stated.
11. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.

*Refer to the following link for the existing list of digital solutions available in the DBS Start Digital Pack
<https://www.dbs.com.sg/sme/startdigital.page>



^ Activation of Digital Solutions shall be defined as the service provider(s) having entered into a signed contractual agreement with an Applicant, along with documentation of any other form of acknowledgement or confirmation of offer and acceptance between the 2 parties. DBS only performs the role of a liaison and referral party. An Applicant is not required to do a first login or utilize the services of the Digital Solution to be eligible for the Promotion. An Applicant agrees that DBS may request for a copy of the signed agreement between the service providers and Applicants as proof of successful activation