

Terms and Conditions Governing DBS / POSB Complete Your Profile Campaign (“Campaign”).

Participation in the Campaign constitutes acceptance of these Terms and Conditions.

Definitions

1. The Campaign period shall run from 7 December to 31 December 2020, both dates inclusive (“**Campaign Period**”).
2. The Redemption period shall run from 7 December to 31 December 2020, both dates inclusive (“**Redemption Period**”).
3. The Campaign is applicable to all DBS/POSB Internet Banking customers (“**Eligible Customers**”).
4. “**Eligible Actions**” refers to the four actions to be completed in NAV Planner, within the Campaign Period to qualify for the Reward (“**Reward**”).
5. “**Qualified Customers**” refers to all Eligible Customers who have completed all Eligible Actions within the Campaign Period.
6. Qualified Customers are entitled to a Reward (“**Reward**”).

Eligibility and Mechanics

7. DBS/POSB Internet Banking Customers must fulfil the following mechanics to qualify as a Qualified Customer under the Campaign.
 - a) Log in to Internet Banking using a web browser or the DBS digibank mobile app.
 - b) Navigate to the “Plan” tab.
 - c) Complete all four Eligible Actions within the Campaign Period, as shown in the table below, to become a Qualified Customer. Eligible Actions do not need to be completed in any specific order.

No.	Action
1	Connect and retrieve your data via SGFinDex.
2	Set your desired age for financial freedom.
3	Tell us your investment preferences by completing the Investment Questionnaire.
4	Complete your protection profile.

- d) Qualified Customers are entitled to the Reward. Which is an invitation to an exclusive once-off online Webinar (“**Webinar**”). Qualified Customers will have the option to choose only one of the two Webinar offered as shown in the table below. Both Webinars will be held in 2021.

Option	Topic	Date and Time	Description
1	Investment	7 Jan 2021, 4.00pm	Market Insight by Hou Wey Fook, DBS Chief Investment Officer.
2	Retirement	14 Jan 2021, 7.30pm	How to Retire Well by Lorna Tan, DBS Head of Financial Literacy.

8. An email ("**Progress Update Email**") will be sent to Eligible Customers, when they have completed any one or two of the Eligible Actions to the DBS registered email address. This e-mail will only be sent once a week and only to customers who are not on the PDPA list. Learn more on how to update your email address, please visit go.dbs.com/sg-profileupdate.

Redemption

9. An email notification ("**Completion Notification Email**") will be sent, within 3 business days, to Qualified Customers after they have completed all four Eligible Actions. Qualified Customers will be asked to indicate their choice of the Workshop in the same email. To learn more on how to update your email address, please visit go.dbs.com/sg-profileupdate.
10. The Webinars will be once-off. There will not be a second session offered to Qualified Customers.
11. Upon selection of the Webinar, Qualified Customers will receive an email confirmation ("**Webinar Confirmation Email**") upon successful registration within 5 business days.
12. Closer to the event date, Qualified Customers will receive a separate email with the online webinar link and instructions to join ("**Webinar Link Email**").
13. The Reward is awarded on a first come first serve basis, subject to availability.

General

14. DBS may vary these Terms and Conditions or suspend or terminate the Campaign without any notice or liability to any party. DBS' decision on all matters relating to the Campaign shall be final. No correspondence or claims will be entertained.
15. DBS is entitled to replace the Reward with an item of similar or other value without prior notice. DBS may replace, withdraw or add on to the Reward at any time without notice or liability.
16. Notwithstanding anything herein, DBS has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
17. DBS shall not be liable in any way to any party for any loss or damage or expenses arising in connection with the Campaign, 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.
18. These terms and conditions shall be read in conjunction with the Terms and Conditions Governing SGFinDex and the DBS Privacy Policy, which are available on DBS' website at www.dbs.com.sg. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Campaign.

19. The Eligible Customer consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of his/her personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Campaign, and the Participant confirms that he/she agrees to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.