

Terms and Conditions Governing Personal Deposit Account Opening via digibank using Singpass Promotion 2022 (“Promotion”)

1. The Promotion Period is from 26 August to 31 October 2022 (“**Promotion Period**”).
2. “New Account holder” means any individual who is not an existing holder of any DBS/POSB products and has not closed an account with us for the past 6 months, at the time of making the application for a New Account.
3. To qualify for the Promotion, the New Account holder must open a DBS/POSB Personal Deposit Account online successfully within the Promotion Period and fulfill the conditions set out below:

Account to open online	Conditions to fulfill	Reward
<ul style="list-style-type: none">• My Account• Multiplier Account	(i) Download the DBS/POSB digibank app on their mobile AND (ii) Use the DBS/POSB digibank app to open a personal account successfully using Singpass to complete their application	S\$68 cash credited to newly opened account

4. Customers who have fulfilled the above conditions (“**Eligible Customers**”) will be entitled to a S\$68 cash reward to their newly opened account (“**Reward**”).
5. Each Eligible Customer can only participate and enjoy this promotion on one account throughout the Promotion Period. If a customer opens multiple accounts within the Promotion Period and fulfills the above conditions for more than one account, the bank will only accord 1 Reward to the first eligible Personal Deposit Account opened.
6. The Reward will be credited to the eligible Personal Deposit Account by 31 December 2022 (or such other date as DBS may determine in its sole discretion and without prior notice to you). Thereafter, Eligible Customers will receive a notification that it has been credited.
7. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
8. DBS’ decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. The decision of DBS Bank on all matters relating to terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation. Subject to and without prejudice to the generality of the foregoing and DBS Bank’s record of the entries shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
11. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.

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\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.