

Terms and Conditions Governing DBS Remit Welcome Reward 2024 Promotion (“Promotion”)

Participation in this promotion constitutes acceptance of these Terms and Conditions.

1. The Promotion is valid from **12 January 2024 to 31 December 2024**. (“**Promotion Period**”), both dates inclusive.
2. Eligible Customer (“**New Remit Customer**”) are defined as customer who has not used a DBS Remit service or online outward overseas funds transfer (“**DBS Remit**”) via digibank online or digibank mobile within the last 12-months.
3. To qualify for the Promotion, New Remit Customer must fulfill the following qualifying criteria below to receive a S\$12 cashback (“**Reward**”):
 - a. New Remit Customer must use promo code “**NEWREMIT**” when making a DBS Remit service via digibank online or digibank mobile; and
 - b. Accumulate minimum of S\$300 equivalent of DBS Remit transactions (“**Eligible Transaction**”) within the Qualifying Period where the first Eligible Transaction is made (as defined in Clause 5).
4. Regardless of multiple Eligible Transaction made, each New Remit Customer will only be entitled receive one Reward during the Promotion Period.
5. Reward will be credited into the bank account used by New Remit Customer to perform the first Eligible Transaction within a Qualifying Period shown below, given that the Eligible Customer has fulfilled all the criteria under Clause 3.

Qualifying Period	Eligible Transaction Submission Date, SGT	Reward Credit Date
Qualifying Period 1	12 Jan – 31 Jan 2024, before 23:59	By 31 Mar 2024
Qualifying Period 2	01 Feb – 29 Feb 2024, before 23:59	By 30 Apr 2024
Qualifying Period 3	01 Mar – 31 Mar 2024, before 23:59	By 31 May 2024
Qualifying Period 4	01 Apr – 30 Apr 2024, before 23:59	By 30 Jun 2024
Qualifying Period 5	01 May – 31 May 2024, before 23:59	By 31 Jul 2024
Qualifying Period 6	01 Jun – 30 Jun 2024, before 23:59	By 31 Aug 2024
Qualifying Period 7	01 Jul – 31 Jul 2024, before 23:59	By 30 Sep 2024
Qualifying Period 8	01 Aug – 31 Aug 2024, before 23:59	By 31 Oct 2024
Qualifying Period 9	01 Sep – 30 Sep 2024, before 23:59	By 30 Nov 2024
Qualifying Period 10	01 Oct – 31 Oct 2024, before 23:59	By 31 Dec 2024
Qualifying Period 11	01 Nov – 30 Nov 2024, before 23:59	By 31 Jan 2025
Qualifying Period 12	01 Dec – 31 Dec 2024, before 23:59	By 28 Feb 2025

6. DBS will have the final decision on all matters regarding the Promotion.
7. DBS may change these terms or suspend/terminate the Promotion without giving notice.
8. New Remit Customer consents to DBS collecting and using Eligible Customers’ personal data for the purpose of the Promotion and in connection with DBS Privacy Policy, www.dbs.com/privacy.

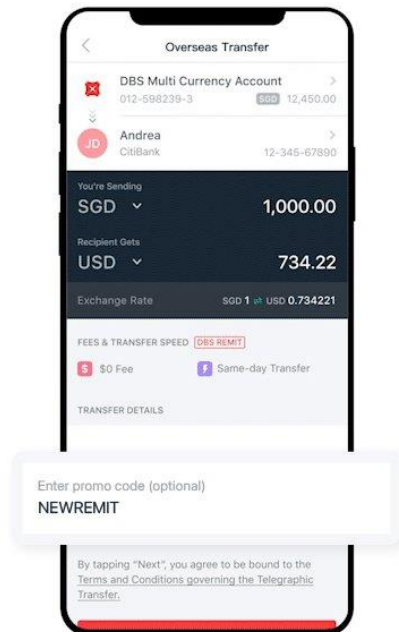
9. New Remit Customer consents to DBS offering the Eligible Customer products/services that may be of interest to the New Remit Customer for marketing purposes in connection with Promotion. Such marketing messages may be sent via email, regardless of New Remit Customer's registration with the National Do-Not-Call Registry. This consent will override New Remit Customer's existing marketing consent with DBS.

Frequently Asked Questions on DBS Remit Welcome Reward 2024 Promotion

1. Is any registration required? How do I take part in this DBS Remit Welcome Rewards Promotion?

- No registration is required. This promotion is open to customer who are using DBS Remit service (“DBS Remit”) via digibank online or digibank mobile for the first time and did not perform DBS Remit or online outward international fund transfer within the last 12-months. All you need to do is to enter promo code “**NEWREMIT**” and accumulate a min S\$300 equivalent with DBS Remit within a Qualifying Period (as defined in Clause 5)

Illustration on where to enter promo code “**NEWREMIT**” on digibank mobile:



2. Will overseas funds transfer via DBS Remit cut-off timing affect my Eligible Transaction?

- No, it will be based on the DBS Remit transaction submission date. If the transaction with promo code “**NEWREMIT**” submission was done during the qualifying period, it will be counted as an eligible transaction.

Qualifying Period	Eligible Transaction Submission Date, SGT
Qualifying Period 1	12 Jan – 31 Jan 2024, before 23:59
Qualifying Period 2	01 Feb – 29 Feb 2024, before 23:59
Qualifying Period 3	01 Mar – 31 Mar 2024, before 23:59
Qualifying Period 4	01 Apr – 30 Apr 2024, before 23:59
Qualifying Period 5	01 May – 31 May 2024, before 23:59
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Qualifying Period 11	01 Nov – 30 Nov 2024, before 23:59
Qualifying Period 12	01 Dec – 31 Dec 2024, before 23:59

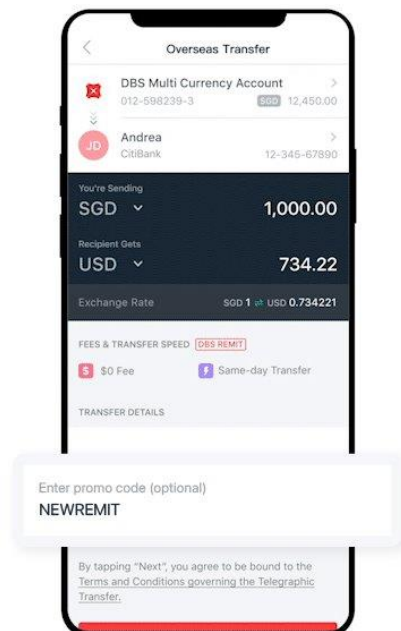
3. When and which account would DBS credit Reward into?

- If New Remit Customer has fulfilled all the criteria under Clause 3, Reward will be credited into the bank account used by Eligible Customer to perform the first Eligible Transaction and Reward Credit Date for each Qualifying Period as below table:

Qualifying Period	Reward Credit Date
Qualifying Period 1	By 31 Mar 2024
Qualifying Period 2	By 30 Apr 2024
Qualifying Period 3	By 31 May 2024
Qualifying Period 4	By 30 Jun 2024
Qualifying Period 5	By 31 Jul 2024
Qualifying Period 6	By 31 Aug 2024
Qualifying Period 7	By 30 Sep 2024
Qualifying Period 8	By 31 Oct 2024
Qualifying Period 9	By 30 Nov 2024
Qualifying Period 10	By 31 Dec 2024
Qualifying Period 11	By 31 Jan 2025
Qualifying Period 12	By 28 Feb 2025

4. If I intend to make 3X DBS Remit transactions of S\$100 in the Qualifying Period, do I need to input the promo code “NEWREMIT” for each transaction?

- To qualify, you must enter promo code “NEWREMIT” for at least one of the Eligible Transactions within the Qualifying Period. Illustration on where to enter promo code on digibank mobile:



5. Am I able to combine Eligible Transactions across different Qualifying Period?

- No, Eligible Transaction must be accumulated within the same Qualifying Period. Below are three scenarios to illustrate if customer fulfils the criteria under Clause 3 and 5:

	Eligible Transaction Date, SGT	Amount	Promo Code Used	Eligible for Reward?
Customer A	12 Jan 2024, 00:01	S\$100	-	Eligible, a S\$12 cashback will be credited by 31 Mar 2024 as an accumulated DBS Remit transaction of S\$300 is performed within Qualifying Period 1 (12 Jan – 31 Jan 2024, before 23:59).
	18 Jan 2024, 15:00	S\$100	NEWREMIT	
	31 Jan 2024, 23:59	S\$100	-	
Customer B	18 Feb 2024, 10:00	S\$300	NEWREMIT	Eligible, a S\$12 cashback will be credited by 30 Apr 2024
Customer C	18 Jan 2024, 15:00	S\$100	NEWREMIT	Not eligible for cashback as transactions are made across different Qualifying Periods.
	30 Jan 2024, 12:00	S\$100	NEWREMIT	
	01 Feb 2024, 00:01	S\$200	NEWREMIT	
Customer D	12 Jan 2024, 00:01	S\$300	-	Not eligible for cashback as the promo code “NEWREMIT” was not used.
	18 Jan 2024, 15:00	S\$300	-	
	31 Jan 2024, 23:59	S\$300	-	