



Live more, Bank less

Terms and Conditions Governing Salary Crediting Promotion (“Promotion”)

1. This Promotion is valid from 1 May 2022 to 31 July 2022 (“**Promotion Period**”).
2. This Promotion is open to customers who do not have salary crediting arrangement linked to a DBS/POSB personal/joint account from 1 November 2021 to 30 April 2022.
3. To qualify for the Promotion, customer must fulfil the conditions set out below within the Promotion Period (“**Eligible Customers**”):

Conditions to fulfil	Reward
<ol style="list-style-type: none"> 1. Submit the online participation form at https://www.dbs.com.sg/Contact/dbs/salary-credit-promotion/default.page (“Online Participation Form”) within the Promotion Period: <ul style="list-style-type: none"> o Full name o Mobile number registered with DBS/POSB o Choice of Reward 2. Credit a minimum salary of S\$1,600 via GIRO with transaction reference codes “SAL” or “PAY” to any of his/her DBS/POSB accounts (“Salary Crediting Account”) for 3 consecutive months, with the first salary credit taking place during the Promotion Period 3. Open/Convert a DBS Multiplier Account online successfully within the Promotion Period 	<p>S\$80 cash credit to the Salary Crediting Account</p> <p>OR</p> <p>S\$80 WOGiflex Gift Card</p>
<ol style="list-style-type: none"> 1. Submit the online participation form at https://www.dbs.com.sg/Contact/dbs/salary-credit-promotion/default.page (“Online Participation Form”) within the Promotion period: <ul style="list-style-type: none"> o Full name o Mobile number registered with DBS/POSB o Choice of Reward 2. Credit a minimum salary of S\$1,600 via GIRO with transaction reference codes “SAL” or “PAY” to any of his/her DBS/POSB accounts (“Salary Crediting Account”) for 3 consecutive months, with the first salary credit taking place during the Promotion Period 	<p>S\$50 cash credit to the Salary Crediting Account</p> <p>OR</p> <p>S\$50 WOGiflex Gift Card</p>

4. The Reward is only limited to the first 2,500 Eligible Customers. This is based on the date and time of the first Online Participation Form submission followed by the date of the third salary credit.
5. Each Eligible Customer is strictly entitled to 1 Reward throughout the Promotion Period.
6. Each Salary Crediting Account can only receive one Reward, regardless of the number of joint account holders.
7. Eligible Customers will receive the Reward according to the schedule below:



First Salary Crediting Month	Third Salary Crediting Month	Receive Reward by
May 22	Jul 22	Sep 22
Jun 22	Aug 22	Oct 22
Jul 22	Sep 22	Nov 22

8. The Reward is non-transferable, non-assignable and non-exchangeable.
9. The Reward shall be forfeited if the DBS Multiplier Account AND/OR Salary Crediting Account is not in good standing, terminated or suspended before the Reward is credited. DBS is entitled to recover the Reward by debiting the same value from any account that the customer has with DBS/POSB.
10. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
11. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. 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.
14. Customers consent under the Personal Data Protection Act 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 Minimum 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.