



Live more, Bank less

Terms and Conditions Governing New Supplementary Retirement Scheme (SRS) Account Cash Gift Promotion 2024 (“Promotion”)

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

1. The Promotion is valid from 1 October 2024 to 30 November 2024 (“**Promotion Period**”).
2. The Promotion is open to DBS/POSB customers (each a “**Customer**”, collectively the “**Customers**”) who do not have an existing SRS Account with DBS (“**New SRS Account**”). Customers who transfer their existing SRS Account from another bank (“**Existing SRS Account**”) to DBS will be excluded from this Promotion.

(Collectively the “**New SRS Account Holders**”)

3. To qualify for this Promotion, a New SRS Account Holder is eligible to receive up to S\$50 by fulfilling the respective qualifying conditions (“**Qualified Customer**”) during the Promotion Period to receive the corresponding Cash Gift (“**Cash Gift**”) below.

Qualifying Conditions	Qualifying Channels	Cash Gift
(a) SRS Account (“ Eligible Account Opening ”) AND (b) Contribute minimum S\$10,000 (“ Eligible Contribution ”)	digibank only	S\$50

4. **The Cash Gift** is capped at **S\$50** per Qualified Customer, limited to the first 2,500 Qualified Customers. The first 2,500 Qualified Customers are determined based on condition 3a and 3b set out in the table above. This means you have to be one of the first 2,500 customers to open and top up S\$10,000 to your new SRS account to be eligible for S\$50 cash.
5. **Eligible Account Opening** refers to Customers who open a New SRS Account with DBS via digibank.
6. **Eligible Contribution** refers to a minimum amount of S\$10,000 debited from a DBS/POSB Current/Savings Account and contributed to the New SRS Account via digibank.

Note: Annual SRS contribution limits apply (Singaporean/PRs: S\$15,300 and Foreigners: S\$35,700).

7. The Cash Gift will be credited to any of the Qualified Customer’s active DBS/POSB Current/Savings Account (“**CASA**”) by 28 February 2025. The SRS Account and CASA must be in good standing (not closed or suspended for use), and the Eligible Contribution must not be withdrawn at the time of crediting the Cash Gift or DBS reserves the right to forfeit the Cash Gift.
8. Estates of deceased customers are not entitled to participate in the Promotion.
9. DBS reserves the right to claw-back the Cash Gift without prior notice if it reasonably determines that the customer is not eligible for the Cash Gift, including where the Cash Gift was awarded due to an error.
10. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.

11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. The Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Customers' 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\$100,000 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\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.