

## Terms and Conditions Governing the SaveUp Portfolio 2022 (“Promotion”)

1. The promotion period is from 15 September 2022 to 31 December 2022.
2. To qualify for the Promotion, customer must invest in the SaveUp Portfolio online and fulfil the criteria as set out in table below:

Conditions to fulfil by 31 December 2022	Reward
Get invested in SaveUp Portfolio by 31 December 2022 (min investment amount of S\$100, with management fee of 0.25%p.a.)	Management Fee Waiver on the first S\$5,000 invested in the SaveUp portfolio.  Period of Waiver: Point of initial investment to 31 December 2022  The fee waiver will be credited in the form of a rebate to the customer’s multi-currency account by 31 January 2023.

3. DBS’ decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
4. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
5. 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.
6. 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](http://www.dbs.com/privacy).