

Terms and Conditions Governing DBS / POSB Premium NAV Content for First Jobbers & PMETs (“Pilot”)

By participating in the Pilot, you agree to the Terms and Conditions below:

1. This Pilot is applicable to customers of DBS or POSB who have a savings/current/multiplier account and have received confirmation of their participation in the Pilot.
2. Non-individuals (for example, Corporate and Trust) are not eligible to participate in this Pilot.
3. This Pilot is valid from 15th February 2021 to 31st December 2021 (both dates inclusive, the “**Pilot Period**”).
4. The Pilot is a subscription service that gives you access to our premium NAV Content (“**Premium Content**”) until 31st September 2021, unless terminated earlier.
5. You agree to pay the applicable subscription fee as set forth in our EDM through our QR code provided in the online subscription form. The applicable subscription fee is strictly non-refundable and non-negotiable.
6. After we have verified your payment as set out in Clause 5 above, we will send an email to the registered email address in our records with the link to the Premium Content. You agree to keep this link and its contents confidential and not circulate or share them with anyone else.
7. You may view, print or use the Premium Content for personal, non-commercial use only, provided that you do not modify the Premium Content and that you retain all copyright notices and other proprietary notices contained in the Premium Content.
8. Without our prior written consent, no part or parts of the Premium Content may be reproduced, distributed, republished, displayed, broadcast, hyperlinked, transmitted, adapted, modified to create derivative works or otherwise commercially exploited in any manner or by any means or stored in an information retrieval system.
9. Trademarks, service marks, and logos (the “**Trade Marks**”) used and displayed on the Premium Content are registered and unregistered Trade Marks of ours and others. You agree not to use any Trade Marks displayed on the Electronic Service, without our written permission.
10. We reserve the right to refuse or discontinue your access to the Premium Content at any time at our sole discretion.
11. You agree that the Premium Content is for general information only and has not been tailored to your specific investment objectives, financial situation and particular needs. You should seek advice from a financial adviser if you want personalised financial advice.
12. DBS shall not be liable in any way to any party for any loss or damage or expenses arising in connection with the Pilot, howsoever arising, including without limitation, from the use of the Premium Content, any late or non-notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed, delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.

13. These terms and conditions shall be read in conjunction with the terms and conditions governing the Relevant Account, the Terms and Conditions Governing Electronic Services and the DBS Privacy Policy, which are available on DBS' website at www.dbs.com.sg. You consent to DBS contacting you on matters relating to the Pilot, including surveys. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Pilot.
14. DBS' decision on all matters relating to the Pilot shall be final. No correspondence or claims will be entertained.
15. DBS may vary these Terms and Conditions or suspend or terminate the Pilot without any notice or liability to you.
16. These Terms and Conditions are subject to the laws of Singapore.