



Revision of interest rates for DBS Multiplier Account

Effective 1 January 2021, we will make the following changes to DBS Multiplier:

Income and Transactions in Credit Card / Home Loan / Insurance / Investment

Total eligible transactions per month	First S\$25,000		First S\$50,000		Next S\$50,000	
	Income + transactions in 1 category ¹		Income + transactions in 2 categories ¹		Income + transactions in 3 or more categories ¹	
	Before 1 January 2021	From 1 January 2021	Before 1 January 2021	From 1 January 2021	Before 1 January 2021	From 1 January 2021
<S\$2,000	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.05% p.a.
≥S\$2,000 to <S\$2,500	0.70% p.a.	0.40% p.a.	1.30% p.a.	0.60% p.a.	2.00% p.a.	1.20% p.a.
≥S\$2,500 to <S\$5,000	0.90% p.a.	0.40% p.a.	1.50% p.a.	0.70% p.a.	2.20% p.a.	1.40% p.a.
≥S\$5,000 to <S\$15,000	1.10% p.a.	0.50% p.a.	1.80% p.a.	0.80% p.a.	2.40% p.a.	1.60% p.a.
≥S\$15,000 to <S\$30,000	1.20% p.a.	0.50% p.a.	1.90% p.a.	1.00% p.a.	2.50% p.a.	1.70% p.a.
≥S\$30,000	1.30% p.a.	0.60% p.a.	2.80% p.a.	2.00% p.a.	3.80% p.a.	3.00% p.a.

1. Categories: Credit Card Spend, Home Loan Instalments, Insurance or Investments

Income and/or PayLah! Retail Spend

Total eligible transactions per month	First S\$10,000		First S\$10,000	
	PayLah! Retail Spend only (29 years old and below)		Income + PayLah! Retail Spend only	
	Before 1 January 2021	From 1 January 2021	Before 1 January 2021	From 1 January 2021
>S\$0 to <S\$500	0.30% p.a.	0.30% p.a.	0.05% p.a.	0.05% p.a.
≥S\$500			0.50% p.a.	0.40% p.a.

All other qualifying conditions remain unchanged. Please refer to Section M of [Terms & Conditions Governing Accounts](#) for details.

Thank you for banking with us.

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 Retirement 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.