



DBS Multiplier Account

Frequently Asked Questions (FAQs)



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SECTION A: GENERAL

Account Features

Q1) What is DBS Multiplier Account?

It is a special type of deposit account that rewards you with higher interest rates of up to 3.5% p.a. based on your banking transactions with DBS/POSB. To enjoy higher interest rates, you just need to have a salary credit and also transact in at least 1 of the 4 categories (credit card spend, home loan instalments, insurance, investments).

You can read the Terms and Conditions Governing Accounts, Section M “Multiplier Terms” [here](#).

Q2) What are the other features of the Multiplier Account?

It is a personal account without cheque facilities. It comes with:

- iBanking
- eStatements
- S\$ and 12 foreign currency wallets

Higher interest rates that are accorded based on your banking transactions with DBS/POSB are applicable in the S\$ wallet, on up to the first S\$50,000 balance.

Q3) Do I have to move my existing banking transactions in other DBS/POSB accounts to the Multiplier Account to enjoy the higher interest rates?

That is not necessary. Once you open your Multiplier Account, your eligible transactions will be tracked across the different products you hold with us.

Please note that for Insurance and Unit Trusts, only new purchases made after opening your Multiplier Account will be recognised. Refer to [Section D.4 Insurance](#) or [Section D.5 Investments](#) for more information.

Restrictions

Q4) Can I open more than 1 Multiplier Account?

No. You can only open 1 Multiplier Account.

Q5) Can I open Multiplier Account as a joint account or convert an existing joint account to a joint Multiplier Account?

No. Multiplier Account is available as a personal account only. In the event that there is more than one account holder, there will be no higher interest rates accorded in the account. Only the prevailing interest rate will be accorded.

Q6) I'm currently enrolled in POSB Cashback Bonus. Can I open the Multiplier Account as well?

No. You can either hold a Multiplier Account, or be enrolled in POSB Cashback Bonus at any point in time.

Q7) I qualify for both DBS Multiplier Account and POSB Cashback Bonus. Since I'm allowed to only be on 1 of them at any point in time, which should I choose?

DBS Multiplier Account rewards you with interest, while Cashback Bonus rewards you with cashback, so it depends on which type of reward you prefer. You can use both our [POSB Cashback Bonus](#) and [DBS Multiplier](#) calculators to calculate how much you can earn.

Q8) I wish to switch from POSB Cashback Bonus to DBS Multiplier. How do I make the switch?

Simply login to iBanking and follow the steps below:

1. Go to “Request” tab
2. Select “More Requests”

3. Under Bank & Earn Programme, select “Switch Bank & Earn Programme”
4. Select Reference Account for Signature and ATM/Debit Card
5. Click “Next”
6. Verify the details
7. “Submit” to confirm the switch

Q9) Is there anything I should take note of before I switch from POSB Cashback Bonus to DBS Multiplier Account, or vice versa?

Yes. Any existing eligible transactions in the following categories already recognised under POSB Cashback Bonus or DBS Multiplier Account will not be carried over to the other programme after the switch:

- Insurance
- Investments – Unit Trust (Regular Savings Plan)
- Investments – Unit Trust (POSB Invest-Saver)

Fees and Charges

Q9) Are there any fees and charges for the Multiplier Account?

Yes. While the Multiplier Account does not have a monthly account fee, please take note of these fees and charges:

Fees & Charges	Scenario	Amount
Fall-below fee	Average daily balance of <S\$3,000 (based on total of S\$ & S\$ equivalent of foreign currency balances)	S\$5 (waived in the month of account opening)
Early closure fee	Account is closed within 6 months	S\$30

Q10) I’m a customer of DBS Treasures / Treasures Private Client / Private Bank. Do I have to pay the fall-below fee if the average daily balance in my Multiplier Account falls below S\$3,000?

No. The fall-below fee is waived for accounts that you have under your DBS Treasures / Treasures Private Clients / Private Bank membership. Multiplier Account would be one of them.

SECTION B: INTEREST RATES

Total eligible transactions per month	Salary Credit + transactions in 1 category	Salary Credit + transactions in 2 or more categories
<S\$2,000	0.05% (p.a.)	0.05% (p.a.)
≥S\$2,000 to <S\$2,500	1.55% (p.a.)	1.80% (p.a.)
≥S\$2,500 to <S\$5,000	1.85% (p.a.)	2.00% (p.a.)
≥S\$5,000 to <S\$15,000	1.90% (p.a.)	2.20% (p.a.)
≥S\$15,000 to <S\$30,000	2.00% (p.a.)	2.30% (p.a.)
≥S\$30,000	2.08% (p.a.)	3.50% (p.a.)

Q1) How do I read the Interest Rates table?

- (i) What are the transactions that you have? That will determine the column that is relevant to you.
 - If you have Salary Credit and Transactions in 1 category, read the middle column.
 - If you have Salary Credit and Transactions in 2 or more categories, read the right column.
- (ii) How much do these transactions add up to per month? It will determine the row that is relevant to you.

Q2) Do the interest rates in the table include prevailing interest rate?

Yes. The prevailing interest rate of 0.05% p.a. is included.

Higher interest rates from 1.55% p.a. to 3.5% p.a. are actually broken down into (i) prevailing interest rate, and (ii) preferential interest rate.

Example:

If you qualify for 1.85% p.a., the breakdown is actually (i) prevailing interest rate of 0.05% p.a., and (ii) preferential interest rate of 1.80% p.a.

Q3) Do the higher interest rates apply to all of the balances in my Multiplier Account?

The higher interest rates are applicable to the S\$ balance in your Multiplier Account, up to the first S\$50,000.

Q4) What do I need to do to enjoy higher interest rates?

You will need to

- Credit your salary to a DBS/POSB deposit account AND
- Transact in 1 or more of these 4 categories: Credit Card Spend, Home Loan Instalments, Insurance, Investments

And as long as these eligible transactions add up to S\$2,000 or more monthly, you will enjoy higher interest rates.

Q5) What happens if I do not meet the qualifying criteria to unlock the higher interest rates?

You will still enjoy the prevailing interest rate of 0.05% p.a. in your Multiplier Account.

Worked Examples

Total eligible transactions per month	Salary Credit + transactions in 1 category	Salary Credit + transactions in 2 or more categories
<S\$2,000	0.05% (p.a.)	0.05% (p.a.)
≥S\$2,000 to <S\$2,500	1.55% (p.a.)	1.80% (p.a.)
≥S\$2,500 to <S\$5,000	1.85% (p.a.)	2.00% (p.a.)
≥S\$5,000 to <S\$15,000	1.90% (p.a.)	2.20% (p.a.)
≥S\$15,000 to <S\$30,000	2.00% (p.a.)	2.30% (p.a.)
≥S\$30,000	2.08% (p.a.)	3.50% (p.a.)

Worked Example 1: Leon has the following eligible transactions:

Transaction Category	Transaction Amounts
Salary Credit	S\$3,000
Credit Card Spend	S\$400
Total eligible transactions per month	S\$3,400

Interest rate applicable: 1.85% p.a.

Worked Example 2: Aditi has the following eligible transactions:

Transaction Category	Transaction Amounts
Salary Credit	S\$5,000
Home Loan Instalments	S\$1,256
Insurance (new purchase)	S\$300
Total eligible transactions per month	S\$6,556

Interest rate applicable: 2.20% p.a.

Worked Example 3: Nasir has the following eligible transactions:

Transaction Category	Transaction Amounts
Credit Card Spend	S\$1,000
Insurance	S\$1,200
Investments (Dividend credit)	S\$700
Total eligible transactions per month	S\$2,900

Interest rate applicable: 0.05% p.a.

Reason: Nasir does not have an eligible Salary Credit. To enjoy higher interest rates, he should also credit his salary via GIRO to any DBS/POSB deposit account.

Worked Example 4: Li Yan has the following eligible transactions:

Transaction Category	Transaction Amounts
Salary Credit	S\$2,700
Total eligible transactions per month	S\$2,700

Interest rate applicable: 0.05% p.a.

Reason: Li Yan only has eligible Salary Credit. To enjoy higher interest rates, she also should transact in at least 1 of the 4 categories of Credit Card Spend, Home Loan Instalments, Insurance and Investments.

SECTION C: INTEREST EARNED

Q1) When will I receive my interest?

Interest is credited into your Multiplier Account in 2 parts:

Interest Type	Interest Rate	Credited by
Base interest	Prevailing interest rate (0.05% p.a.)	Last calendar day of each month
Preferential interest (if any)	Preferential interest rate (higher interest rate minus prevailing interest rate)	7 th working day of the following month

Q2) How do you calculate the interest?

It is calculated on a daily basis.

- (i) The prevailing or preferential interest rate is applied to the end-day S\$ balance in your Multiplier Account.
- (ii) Each day's interest is rounded off to the nearest 2 decimal places.
- (iii) The entire month's interest is then summed up.

SECTION D: ELIGIBLE TRANSACTIONS

Q1) Could you provide a quick overview of the eligible transactions? What's recognised under each one?

There are 5 categories in total. Salary Credit is a category you will need to have in order to start enjoying higher interest rates.

Salary Credit: Salary credited via GIRO into any personal or joint DBS/POSB deposit account. The main description in your Statement of Account should "Salary" or "GIRO Salary".

Credit Card Spend: Retail and cash advance transactions made with DBS/POSB personal credit cards.

Home Loan Instalments: Monthly instalment due on disbursed DBS/POSB residential loans.

Insurance: Monthly premium due on eligible regular premium policies purchased via DBS/POSB, after you successfully open your Multiplier Account. Existing RP policies you have before that will not be counted.

Investments:

- (i) **Dividend credit** from CDP in any personal or joint DBS/POSB deposit account;
- (ii) **Unit Trusts** purchased via DBS/POSB after you successfully open your Multiplier Account (existing Regular Savings Plan and POSB Invest-Saver you purchased before that will not be recognised);
- (iii) **Online equity trades** made via DBS on eligible trading platforms

You can click on each of the category names to jump to the respective sub-sections for more information.

Q2) Must I transact in all 5 categories to enjoy higher interest rates?

No. Minimally, you just need to have Salary Credit and transactions at least 1 of the 4 categories of Credit Card Spend, Home Loan Instalments, Insurance and Investments.

Q3) Is there a minimum transaction amount required for each category to be eligible for higher interest rates?

No. As long as your total eligible transactions per month add up to S\$2,000 or more, you can already enjoy higher rates:

- Up to 2.08% p.a. if your Salary Credit and transactions in 1 category adds up to S\$2,000 or more
- Up to 3.5% p.a. if your Salary Credit and transactions in 2 or more categories adds up to S\$2,000 or more

Q4) Do I have to transact directly from my Multiplier Account? For example, must I set up the GIRO for salary credit into my Multiplier Account, link my personal credit cards to my Multiplier Account, etc.?

No, that's not necessary. You have the flexibility to transact in any DBS/POSB deposit account and use any DBS/POSB personal credit cards. There is no need to link credit cards to the Multiplier Account either.

Once you open your Multiplier Account, your eligible transactions will be tracked across the different products you hold with us.

Q5) How do you compute the eligible transactions?

Eligible transactions will be computed accordingly:

<u>Month</u>	<u>Period of computation</u>
Month of account opening	From account opening date, to last day of the calendar month.
Subsequent months	From first to last day of the calendar month.

Q6) How do I keep track of my eligible transactions for the month?

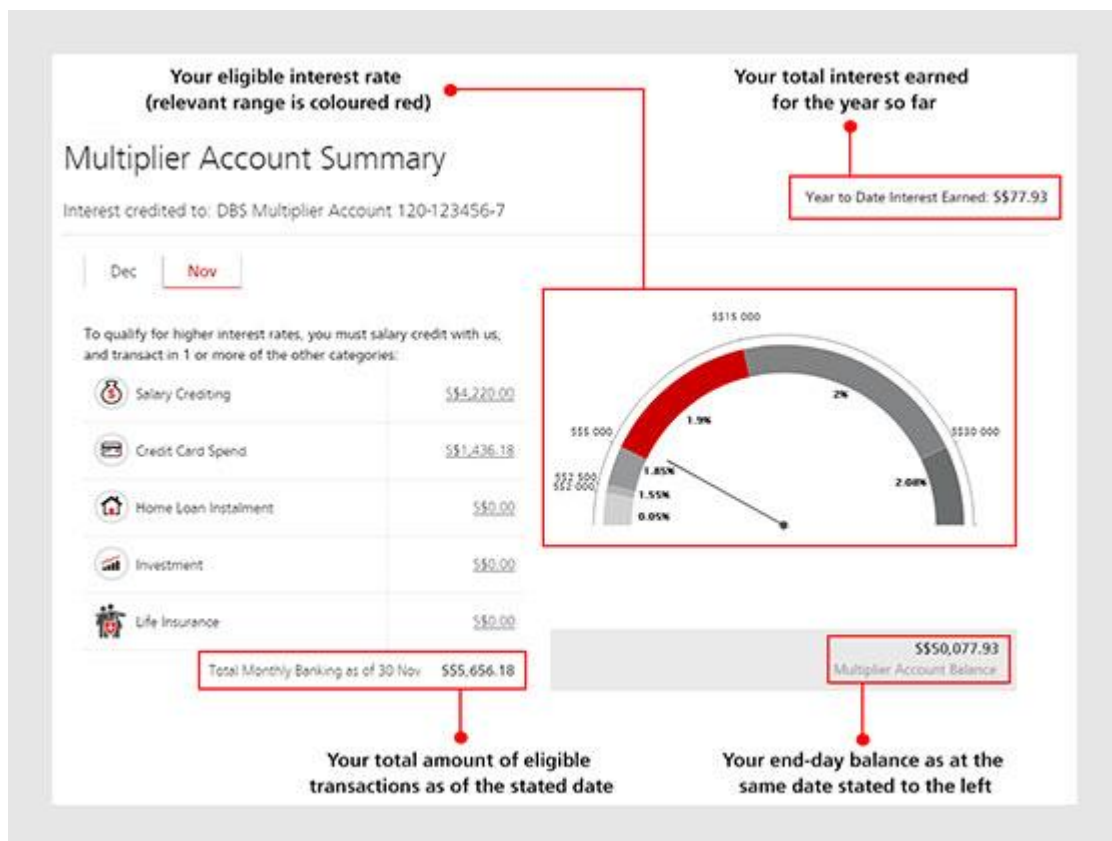
There are 2 easy ways to do so, here are the steps to access each of them.

iBanking Bank & Earn Summary:

- Login to your iBanking account
- Select 'My Accounts Summary'
- Click on 'View Bank & Earn Summary'

This summary shows your eligible transactions for the current month and the past 2 months.

Scenario	Speedometer behaviour
No eligible salary credit	Needle points to 0.05% p.a. and that range is also coloured red.
Have eligible salary credit, but no additional category	Needle points to 0.05% p.a., but the corresponding range is coloured red. Means you have the potential to qualify for that rate if you add at least 1 category.



eStatements:

- Login to your iBanking account
- Select 'My Accounts Summary'
- Under 'Statements & Advices', click on 'View eStatement'

Your Multiplier Account statement has an eligible transactions table, which shows you your eligible transactions in the previous month.

(Refer to next page for the visual example)

Dates of individual eligible transactions

Period of the consolidated view

The account / credit card / investment fund / insurance policy that your transaction originates from, along with its amount.

ELIGIBLE TRANSACTIONS FOR FEBRUARY 2017			
DATE	DESCRIPTION	DETAILS	AMOUNT (S\$)
CREDIT CARD SPEND There are no eligible transactions.			
HOME LOAN There are no eligible transactions.			
INVESTMENTS			
14 FEB	UT RSP Contribution - 2/12		134.60
14 FEB	Dividends/Cash Distribution		1,100.07
LIFE INSURANCE			
01 FEB	Premiums Due - 1/12		1,200.50
SALARY			
28 FEB	Salary		7,820.00
TOTAL TRANSACTION AMOUNT			10,256.17

Your total monthly transaction amount. Together with the number of categories you fulfil, it determines the interest rate for the stated month.

This counter tracks 12 months of insurance premiums and / or 12 monthly contributions to UT RSP.

Q7) In the month when I opened my Multiplier Account, why were certain transactions not recognised?

Computation begins from the date of Multiplier Account opening. Transactions that take place before this date will not be included.

If your Multiplier Account was opened on the last day of the month, computation will only begin on the first day of the following calendar month.

(D.1) SALARY CREDIT (MANDATORY)

Q1) Must I have salary credit with DBS/POSB to enjoy higher interest rates?

Yes. Having an eligible salary credit in any DBS/POSB deposit account is the starting point to unlocking higher interest rates in your Multiplier Account.

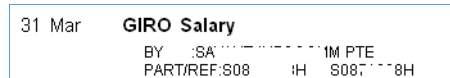
Q2) Are all salary credit transactions recognised as eligible transactions?

Check if your salary is credited through GIRO with transaction reference codes of either 'SAL' or 'PAY'. The main description in your Statement of Account will be "Salary" or "GIRO Salary".

Example:



07 Feb **Salary**
BY :SAF PAYROLL ACCOUNT



31 Mar **GIRO Salary**
BY :SAIM PTE
PART/REF:808 IH 808...8H

Q3) If my salary credit is not eligible, can I change the transaction description on my own to make it eligible?

No. The transaction description is determined by how your company passes the payroll file to their corporate bank.

Q4) I will be speaking to my company's HR department about how they process the payroll file so that the salary credit transactions will be eligible. What should I tell them?

You can inform your company HR to use GIRO code 22 when they process the payroll/salary file.

Q5) My salary is credited into a joint account. My joint account holder also credits his salary into the same joint account and we each have our own Multiplier Accounts. What's the salary credit amount recognised for me then?

It is the total amount of eligible salary credits in that joint account.

Example:

John and Mary credit their salaries (S\$3000 and S\$3100 respectively) into a joint DBS eMCA account. They have their own Multiplier accounts too.

They are each accorded a total salary credit amount of S\$6,100.

(D.2) CREDIT CARD SPEND

Q1) Are all types of credit card transactions eligible?

Only posted retail and cash advance transactions are considered eligible credit card spend.

Q2) What types of credit card transactions are not eligible?

Balance transfers, instalment payment plans, preferred payment plans and any fees / charges imposed by us are not eligible.

Q3) I made an eligible transaction recently with my DBS/POSB personal credit card. Why was it not included in <X month>'s credit card spend amount?

It depends on when the transaction is posted to your credit card account.

Example:

30 Aug: Credit card spend is made at a merchant. In your credit card account, this transaction is considered a pending one.

1 Sep: Transaction is posted to your credit card account.

This transaction is therefore recognised under September's credit card spend (not August).

Q4) I am a supplementary credit card holder. Will the spend I make with this supplementary credit card be recognised as my eligible transaction?

Eligible transactions made on the supplementary credit card are accorded to the principal credit card holder.

Q5) Do reversals/refunds/credits posted to my credit card account(s) affect my eligible credit card spend for the month?

Yes, any reversals/refunds/credits posted to the credit card account will be used to offset the eligible credit card spend amount. If reversals/refunds/credits exceed the eligible credit card spend, there will not be any eligible transaction recognised under the Credit Card Spend category.

(D.3) HOME LOAN INSTALMENTS

Q1) My husband/wife and I are joint borrowers of a DBS/POSB home loan and we each have our own Multiplier Account. What is the amount accorded to me then?

The first 3 joint borrowers of the home loan will each be accorded the full amount of monthly instalment due. This amount is not divided among borrowers.

Q2) I am paying off my DBS/POSB home loan partially through Central Provident Fund (CPF). Is that CPF component counted?

Yes. Both CPF and cash contributions for the home loan instalment will be included in the eligible transaction amount.

Q3) I am listed as a borrower of a DBS/POSB home loan, but the loan servicing account (LSA) is under my relative's name. Do I still have eligible transactions recognised in this category?

Yes. The monthly instalment due is accorded to the first 3 joint borrowers of the loan, regardless of whether the LSA is under their names.

Q4) I have a DBS/POSB home loan. In the month where I successfully opened my Multiplier Account, my home loan instalment was not recognised. Why is that so?

The amount accorded under the Home Loan Instalments category is the instalment due. [Instalment due dates are fixed:](#)

- For private properties, the instalment is payable on 1st of every month
- For HDB flats, the instalment is payable on 15th of every month

If your Multiplier Account was opened after the instalment due date, the instalment due that month will not be recognised. However, in subsequent months, the monthly instalments due then will be counted.

(D.4) INSURANCE

Q1) What type of Insurance policies are considered eligible?

Life Insurance Regular Premium policies you purchase through DBS/POSB are eligible. Check out the eligible policy list at our [website](#) (under the “Calculate” section, click on “Insurance”). Only new purchases made after you successfully open your Multiplier Account will be recognised.

Q2) I have existing DBS/POSB Insurance policies prior to opening the Multiplier Account. Are these policies considered eligible?

No. Only purchase(s) made after the Multiplier Account is successfully opened will be recognised as eligible transactions. The date of purchase is determined by the Policy Signed Date.

Q3) When will my policy be recognised as an eligible transaction?

The recognition will start from 1 month after the policy inception date and will last for 12 consecutive months per insurance policy, as long as the policy remains in force.

Example:

Policy inception date	20 July
Recognition starts in	August
Preferential interest credit date	7 th working day of September

Q4) If my policy premium due is paid quarterly/annually, how is the transaction recognised?

We will derive the monthly premium amount from dividing the annualised premiums by 12.

Q5) I was late in paying my premium due this month. Will my policy still be recognised as eligible transaction for this month?

Yes. Your policy will still be recognised as eligible transaction for the first 12 months, as long as your policy is still in force.

(D.5) INVESTMENTS

Q1) If I have eligible dividend credits, purchase a Unit Trust and also trade equities online, does that count as 3 separate categories?

No. All are classified under the Investments transaction category and so will be counted as 1 category.

Q2) If my investments are in foreign currency, will they be recognised?

Investment transactions (like your Unit Trust purchase, or your online equity trades) will be recognised as the Singapore dollar equivalent at DBS' prevailing exchange rate.

Dividend Credit

Q3) My joint account holder and I credit our dividends from Central Depository (CDP) into a joint account. We both have our own Multiplier accounts. How will the dividends be recognised?

The combined total dividend credits in that joint account will be recognised.

Example:

Michael and Sally have CDP dividend credits (S\$800 and S\$700 respectively) in a joint DBS account. They both have their own Multiplier Accounts.

They are each accorded a total dividend credit amount of S\$1,500.

Q4) I'm a customer of DBS Treasures / Treasures Private Client / Private Bank. I have dividends that are credited into my Multi-Currency Settlement Account (MCSA). Are they recognised?

Yes, dividends credited into the MCSA are recognised.

Unit Trust

Q5) If I purchase a Unit Trust using CPF or SRS funds, will it be recognised as an eligible transaction?

No. Purchase(s) of Unit Trust must be made in cash.

Q6) I have existing DBS/POSB Unit Trusts prior to opening the Multiplier Account. Will they be recognised?

Only new Unit Trust purchase(s) made after you successfully open your Multiplier Account will be recognised as eligible transactions.

Q7) How will my investment in Unit Trusts be recognised?

Lump Sum Investments will be recognised once for each adhoc contribution you make to an investment fund.

Regular Savings Plans and POSB Invest Saver will be recognised for the first 12 consecutive months when you make contributions to an investment fund.

Q8) I lapsed in my monthly contribution to my Unit Trust Regular Savings Plan / POSB Invest Saver. What happens to the recognition then?

If your monthly contribution is not successful in any month for any reason, subsequent contributions will no longer be recognised as eligible transactions.

Q9) Can I terminate my existing Unit Trust Regular Savings Plan or POSB Invest-Saver and re-purchase so they will be recognised?

If an existing Unit Trust Regular Savings Plan or POSB Invest Saver is terminated and re-purchased within 6 months from the date of termination, the re-purchase will not be considered an eligible transaction.

Additionally, any re-purchase of Unit Trust Regular Savings Plan or POSB Invest-Saver which was previously terminated but not fully redeemed will also not be considered an eligible transaction.

Online Equity Trade

Q10) How will my equity trades be recognised?

Fully settled 'BUY' equity trades purchased via DBS Vickers online trading platform will be recognised as eligible transactions.

Q11) Are contra trades recognised?

No. Only fully settled "BUY equity trades are recognised.

SECTION E: REVISIONS TO MULTIPLIER ACCOUNT (wef 1 Nov 2017)

Q1) What are the revisions that took effect on 1 November 2017?

(i) How you can qualify for higher interest rates has changed:

	Until 31 Oct 2017	From 1 Nov 2017
Salary Credit	Not mandatory	Mandatory
Qualification Criteria	<u>Set 1</u> : Transact 2 categories or less	<u>Set 1</u> : Salary Credit + Transact in at least 1 category
	<u>Set 2</u> : Transact in 3 categories or more <i>"Categories" – can choose from any of these 5: Salary Credit / Credit Card Spend / Home Loan Instalments / Insurance / Investments</i>	<u>Set 2</u> : Salary Credit + Transact in 2 categories or more <i>"Categories"- can choose from any of these 4: Credit Card Spend / Home Loan Instalments / Insurance / Investments</i>
Minimum total eligible transactions	S\$7,500	S\$2,000

(ii) Interest rates and tiers have also been revised:

From 1 November 2017		
Total eligible transactions per month	Salary credit + transactions in 1 category	Salary credit + transactions in 2 or more categories
<S\$2,000	0.05% (p.a.)	0.05% (p.a.)
≥S\$2,000 to <S\$2,500	1.55% (p.a.)	1.80% (p.a.)
≥S\$2,500 to <S\$5,000	1.85% (p.a.)	2.00% (p.a.)
≥S\$5,000 to <S\$15,000	1.90% (p.a.)	2.20% (p.a.)
≥S\$15,000 to <S\$30,000	2.00% (p.a.)	2.30% (p.a.)
≥S\$30,000	2.08% (p.a.)	3.50% (p.a.)

(see next page for the old table of interest rates)

Until 31 October 2017

Total monthly transactions	SET 1 If you transact in 2 categories or less	SET 2 If you transact in 3 categories or more
< S\$7,500	0.05% (p.a.)	0.05% (p.a.)
≥S\$7,500 to < S\$10,000	1.08% (p.a.)	1.68% (p.a.)
≥S\$10,000 to < S\$12,500	1.28% (p.a.)	1.88% (p.a.)
≥S\$12,500 to < S\$15,000	1.48% (p.a.)	2.08% (p.a.)
≥S\$15,000 to < S\$20,000	1.68% (p.a.)	2.28% (p.a.)
≥S\$20,000 and above	2.08% (p.a.)	2.68% (p.a.)

Q2) Are the higher interest rates still applicable to the first S\$50,000 in the Multiplier Account.

Yes. There is no change to the balance cap for the higher interest rates.

Q3) I opened my Multiplier Account before the revisions took effect. Do I need to register for this new Multiplier Account?

No, you do not need to register for it. The revisions effective from 1 November 2017 will automatically apply to your existing Multiplier Account.

Q4) My salary credit is in a bank account elsewhere. What should I do?

You can write to your HR department to arrange to switch your salary credit into a DBS/POSB deposit account. If you need some help, we have a ready email template you can use. Just visit our [website](#) and go to the “Calculate” section, click on “Salary Credit” and a drop-down description of the category will appear. Click on “EMAIL HR” to access the email template.

Q5) Are there any revisions to what is considered an eligible transaction under the 5 categories?

No. The terms and conditions that define eligible Salary Credit / Credit Card Spend / Home Loan Instalments / Insurance / Investments remain the same.

However please note that to qualify for higher interest rates:

- Salary Credit is now mandatory, and
- You will also need to transact in at least 1 of the other 4 categories