



Revision of terms for DBS Multiplier Account

Effective 1 February 2020, we will make the following changes to DBS Multiplier:

	Before 1 February 2020	From 1 February 2020
Salary Credit	Must be credited via GIRO, with transaction reference codes 'SAL' or 'PAY'	Will be renamed to Income category [NEW] instead, and will be made up of: <ul style="list-style-type: none">i. Salary Credit: Must be credited via GIRO, with transaction reference codes 'SAL' or 'PAY'ii. Dividends: Must be credited via GIRO, from Central Depository Pte Ltd (CDP) [NEW]
Dividend Credit	Qualify under Investment category	Will be qualified under Income category instead [NEW]
Balance cap for Salary credit + transactions in 1 category	Higher interest is applied on balances up to S\$50,000 only	Higher interest will be applied on balances up to S\$25,000 only [NEW]

All other qualifying conditions remain unchanged. Please refer to [Terms & Conditions Governing Accounts \(w.e.f. 1 February 2020\)](#) 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.