

Terms and Conditions Governing Direct Crediting Service (DCS) Sign-up Promotion (“Promo”)

Participation in the Promo constitutes acceptance of these Terms and Conditions.

1. The Promo is valid for a period of 7 days starting from the date of the initial notification via SMS, inclusive of initial notification date. (“**Promo Period**”).
2. The Promo is open to DBS/POSB customers (each a “**Customer**”, collectively the “**Customers**”) who send an SMS to SMS banking number 77767 during the Promotion Period with the text instruction “Dividend<space><Last 4 digits of chosen account number for DCS linkage with CDP> (“**Eligible Transaction**”).
3. Each Eligible Transaction entitles the Customer to participate in the Promo (“**Eligible Customer**”).
4. The Compilation (“**Compilation Date**”) of Eligible Transactions will be conducted 21 days after the Promo Period at 3.30pm at 12 Marina Boulevard, DBS Asia Central @ MBFC Tower 3, Singapore 018982.
5. SGD20 (“**Cash Reward**”) will be credited within 20 working days of the Compilation date to the account linked via DCS (“**Eligible Account**”).
6. Notifications of the crediting of the Cash Reward will be sent to the Eligible Customers within 20 working days of the Compilation Date by the channels deemed suitable by DBS.
7. The following persons are not entitled to participate in the Promotion:
 - (a) estates of deceased customers;
 - (b) DBS and POSB staff who worked on the Promotion; and
 - (c) agencies and vendors who worked on the Promotion
8. DBS Bank reserves the right to disqualify any person from the promotion whom in the sole opinion of DBS Bank (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these terms and conditions. DBS Bank is not obliged to disclose the reasons for such disqualification to any person.
9. The decision of DBS Bank on all matters relating to the Promotion and these 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 or suspension of the Promotion. Subject to and without prejudice to the generality of the foregoing, DBS Bank’s record of the entries, and compiled list of winners shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
10. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promo, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers’ eligibility in the Promotion.
11. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. The Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Customers’ 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