



Terms and Conditions Governing Salary Crediting NSF Promotion (“Promotion”)

1. This Promotion is valid from 1 April 2023 to 31 October 2023 (“**Promotion Period**”).
2. This Promotion is open to customers who do not have salary crediting arrangement linked to a DBS/POSB personal/joint account from 1 October 2022 to 31 March 2023.
3. To qualify for the Promotion, customer must fulfil the conditions set out below within the Promotion Period (“**Eligible Customers**”):

Conditions to fulfil	Reward
1. Submit the online participation form at https://www.dbs.com.sg/Contact/dbs/salary-credit-nsf-promotion/default.page (“ Online Participation Form ”) within the Promotion period: <ul style="list-style-type: none"> ○ Full name ○ Mobile number registered with DBS/POSB 2. Credit a Full-time National Serviceman (NSF) monthly allowance to any of his/her DBS/POSB accounts (“ Salary Crediting Account ”) for 3 consecutive months, with the first salary credit taking place during the Promotion Period	S\$70 cash reward
3. Open/Convert a DBS Multiplier Account online successfully within the Promotion Period	Additional S\$30 cash reward
4. Open a POSB Save As You Earn (SAYE) Account online successfully within the Promotion Period	Additional S\$30 cash reward

4. Each Eligible Customer is strictly entitled to one Reward throughout the Promotion Period. The Reward will be credited to the Salary Crediting Account.
5. Each Salary Crediting Account can only receive one Reward, regardless of the number of joint account holders.
6. Eligible Customers will receive the Reward according to the schedule below:

First Salary Crediting Month	Third Salary Crediting Month	Receive Reward by
April 2023	June 2023	August 2023
May 2023	July 2023	September 2023
June 2023	August 2023	October 2023
July 2023	September 2023	November 2023
August 2023	October 2023	December 2023
September 2023	November 2023	January 2024
October 2023	December 2023	February 2024



7. The Reward is non-transferable, non-assignable and non-exchangeable.
8. The Reward shall be forfeited if the DBS Multiplier Account AND/OR POSB Save As You Earn (SAYE) Account AND/OR Salary Crediting Account is not in good standing, terminated or suspended before the Reward is credited. DBS is entitled to recover the Reward by debiting the same value from any account that the customer has with DBS/POSB.
9. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
10. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
12. The decision of DBS Bank on all matters relating to 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. Subject to and without prejudice to the generality of the foregoing and DBS Bank's record of the entries shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
13. Customers consent under the Personal Data Protection Act to the collection, use and disclosure of their 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.

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.