

## Terms and Conditions Governing Online Account Opening Promotion October - December 2021 (“Promotion”)

- The Promotion period is from 1 October to 31 December 2021 (“**Promotion Period**”).
- To qualify for the Promotion, customer must open a Personal / Joint-Alternate Deposit Account online successfully within the Promotion Period and fulfill the conditions set out below:

Account to open online	Conditions to fulfill	Reward
<ul style="list-style-type: none"> <li>My Account</li> <li>DBS Multiplier Account<sup>1</sup></li> </ul>	<p><u>By the 2<sup>nd</sup> month of account opening</u></p> <ul style="list-style-type: none"> <li>Deposit and maintain a minimum average daily balance of S\$3,000<sup>2</sup> in the newly opened account for at least 6 consecutive months (“<b>6-month Period</b>”).</li> </ul>	<p><b>S\$15 Cash Gift</b></p> <p>+</p> <p><b>Stand to win a Private Cable Car Sky Dining Experience for 2 Pax</b></p>

<sup>1</sup> Only available for personal account.

<sup>2</sup> Only applicable for SGD deposits.

- Customers who have fulfilled the above conditions (“**Eligible Customers**”) are entitled to a \$15 cash gift (“**Cash Gift**”) and 1 chance to participate in the Lucky Draw.
- In addition, eligible customers who have opened an account via Myinfo will also receive an additional S\$5 Cash Gift (“**Bonus Reward**”).
- The Personal / Joint-Alternate Deposit Account must be opened via the following channels:
  - digibank online/mobile; or
  - DBS/POSB website
- Each Eligible Customer can only participate and enjoy this promotion on one account throughout the Promotion Period. In the event that customer open multiple accounts within the Promotion Period, the bank will only accord a maximum of 1 Cash Gift & Bonus Reward to the first eligible Personal / Joint-Alternate Deposit Account opened.
- The Cash Gift & Bonus Reward will be credited to the eligible Personal / Joint-Alternate Deposit Account by the following dates. For joint application, it will be sent to the main applicant’s electronic mailing address as per their record with DBS.

Account Opening Month	Customer to fulfill conditions by	Cash Gift Crediting Date	Notification Date
Oct 21	30 Nov 21	By 31 Dec 21	By 31 Dec 21
Nov 21	31 Dec 21	By 31 Jan 22	By 31 Jan 22
Dec 21	31 Jan 22	By 28 Feb 22	By 28 Feb 22

- A total of 30 winners will be drawn from the pool of Eligible Customers during the Promotion Period. Each winner will receive a Private Cable Car Sky Dining Experience for 2 Pax, Worth S\$385 (“**Lucky Draw Gift**”).
- The following persons are not entitled to participate in the Lucky Draw:
  - Estates of deceased customers; and
  - DBS/POSB staff who worked on the Lucky Draw; and
  - Agencies and vendors who worked on the Lucky Draw
- Winners will be picked at random by DBS Bank (by manual or computerized means as DBS Bank may determine) in the presence of its’ auditors or a public witness. DBS Bank reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified.
- The Lucky Draw will be conducted on the date (“**Lucky Draw Date**”) stated in the table below, at 3.00pm at 8A Marina Boulevard, Marina Bay Link Mall, Singapore 018984. The winners will be announced on <https://www.dbs.com.sg/personal/deposits/online-account-opening.page> as per below date.

Promotion Period	No. of Winners	Lucky Draw Date	Announcement Date	Receive Redemption Email
1 Oct – 31 Dec 21	30	11 Mar 22	By 31 Mar 22	By 31 Mar 22

12. A redemption email for the Lucky Draw Gift will be sent to customer's electronic mailing address by 31 March 2022. For joint application, it will be sent to the main's applicant electronic mailing address as per their records with DBS. Redemption of the Lucky Draw Gift are subjected to the terms and conditions of Mount Faber Leisure Group ("Vendor").
13. The Lucky Draw Gift is subject to availability. Reservations must be made in advance as stated on the redemption email.
14. Lucky Draw Gift is non-transferable, non-redeemable for cash, non-assignable and non-exchangeable.
15. DBS will not take responsibility of any additional expenditure and expenses incurred by the lucky draw winner.
16. DBS makes no representation or warranty whatsoever as to the quality, service, or merchantability for purpose of the Lucky Draw Gift. Any disputes in relation to Lucky Draw Gift should be resolved directly with the Vendor.
17. DBS is entitled to recover the Reward by debiting the same value from any account that the customer has with DBS without prior notice, if during the 6-month Period:
  - (a) the Personal / Joint-Alternate Deposit Account is closed;
  - (b) Customer fails to maintain a minimum average daily balance required for the Personal / Joint-Alternate Deposit Account.
18. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
19. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
20. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
21. 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.
22. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) 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](http://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 Minimum 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.