Terms and Conditions Governing Online Account Opening Promotion July - September 2021 ("Promotion")

1. The Promotion period is from 1 July to 30 September ("**Promotion Period**").

2. To qualify for the Promotion, customer must open a Personal / Joint-Alternate Deposit Account online successfully within the Promotion Period and fulfil the conditions set out below:

Account to open online	Conditions to fulfill	Reward
• My Account • DBS Multiplier Account[1]	By the 2nd month of account opening • Deposit and maintain a minimum average daily balance of S$3,000[2] in the newly opened account for at least 6 consecutive months.	**S$20 WOGIflex Universal Gift Card**

[1] Only available for personal account.
[2] Only applicable for SGD deposits.

3. In addition, eligible customers who have fulfil the above conditions ("**Eligible Customers**") and open an account via Myinfo will receive an additional S$10 WOGIflex Universal Gift Card ("**Bonus Reward**").

4. The Personal / Joint-Alternate Deposit Account must be opened via the following channels:
   (a) digibank online/mobile; or
   (b) DBS/POSB website

5. 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 Reward & Bonus Reward to the first eligible Personal / Joint-Alternate Deposit Account opened.

6. A redemption link will be sent to eligible customer's electronic mailing address as per their record with DBS 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 fulfil conditions by	Receive redemption email by
Jul 21	31 Aug 21	30 Nov 21
Aug 21	30 Sep 21	31 Dec 21
Sep 21	31 Oct 21	31 Jan 22

7. The Reward is non-transferable, non-redeemable for cash, non-assignable and non-exchangeable.

8. 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.

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. DBS makes no representation or warranty whatsoever as to the quality or merchantability for purpose of the Reward. Any disputes in relation to Reward should be resolved directly with Wogi.

13. 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.

14. 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.

July 2021

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.