

Terms and Conditions Governing DBS50 Online Account Opening Promotion 2018 (“Promotion”)

- The Promotion period is from 1 June 2018 to 31 October 2018 (“Promotion Period”).
- To qualify for the Promotion, customer must fulfil the criteria (A) or (B) or (C) as set out below:

Account to open online	Conditions to fulfill	Reward
(A) Deposit Account <ul style="list-style-type: none"> ▪ DBS Multiplier Account ▪ DBS Multi-Currency Autosave¹ ▪ POSB eEveryday Savings Account ▪ POSB Current Account 	By second month of account opening: <ul style="list-style-type: none"> (i) Deposit and maintain a minimum average daily balance of S\$3,000³ for at least 6 consecutive months from deposit date (“6-month Period”); <li style="text-align: center;"><u>OR</u> (ii) Credit salary to the new Deposit Account for at least a 6-month Period. Salary crediting must be through GIRO with transaction reference codes of “SAL” or “PAY”. 	S\$20 Cash Gift + Stand to win one night stay at The Canopi, Glamping Deluxe Tent
(B) Special Savings Account <ul style="list-style-type: none"> ▪ eMySavings Account ▪ POSB SAYE Account 	By second month of account opening: <ul style="list-style-type: none"> (i) Maintain monthly contribution to the Special Savings Account for at least a 6-month Period, without unsuccessful contribution. <li style="text-align: center;"><u>AND</u> (ii) No withdrawal to be made from the Special Savings Account for at least a 6-month Period. 	
(C) ePOSBkids Account (Joint-alternate)²	By second month of account opening: <ul style="list-style-type: none"> (i) Deposit and maintain a minimum average daily balance of S\$500 for at least a 6-month Period. 	

¹ DBS Multi-Currency Autosave referring to eMulti Currency Autosave (eMCA) [Individual / Joint alternate], eMulti Currency Autosave Plus (eMCA+), Multi Currency Autosave Plus (MCA+).

² ePOSBkids Account [Joint-alternate] is only available online for customers with existing DBS/POSB accounts and Digibank.

³ Only applicable for SGD deposits.

- All Accounts must be successfully opened within the Promotion Period to be eligible for the promotion.
- Deposit Account / Special Savings Account / ePOSBkids Account must be opened via the following channels:
 - (a) iBanking; or
 - (b) DBS/POSB website and login using ATM/Debit Card & PIN; or
 - (c) DBS/POSB website for new to bank customers
- For ePOSBkids Account, Joint Applicant (“Child”) who already has an existing POSBkids / ePOSBkids Account will not be eligible for the Promotion.
- Customers that fulfilled the conditions as set out in Clause 2, 3, 4 & 5 (“Eligible Customers”) are entitled to a S\$20 cash gift (“Cash Gift”) and 1 chance to participate in the Lucky Draw.
- Each Eligible Customer is strictly entitled to 1 Lucky Draw chance and 1 Cash Gift throughout the Promotion Period. Cash Gift will be credited to the eligible Deposit Account / Special Savings Account / ePOSBkids Account by the dates in the table below (“Cash Gift Crediting Date”). Thereafter, notification SMS will be sent to Eligible Customer’s official mobile number as per their records with DBS.
- A total of 50 winners will be drawn from the pool of Eligible Customers during each qualifying period. Each winner will receive a complimentary 1 (one) night stay at The Canopi, Glamping Deluxe Tent Worth S\$338.80 (“Lucky Draw Gift”). Ferry transport to Bintan is not included.
- The following persons are not entitled to participate in the Lucky Draw:
 - (a) Estates of deceased customers; and
 - (b) DBS and POSB staff who worked on the lucky draw; and
 - (c) Agencies and vendors who worked on the lucky draw.

10. 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.

11. The Lucky Draw will be conducted on the dates ("**Draw Date**") stated in the table below, at 4.00pm at 8A Marina Boulevard, Marina Bay Link Mall, Singapore 018984. Winners will be announced on DBS/POSB websites as per below date.

Draw	Qualifying Period	No. of Winners	Lucky Draw Date	Cash Gift Crediting Date	Announcement Date
1.	1 Jun 18 – 30 Jun 18	50	15 Aug 18	By 31 Aug 18	By 31 Aug 18
2.	1 Jul 18 – 31 Jul 18	50	17 Sep 18	By 30 Sep 18	By 30 Sep 18
3.	1 Aug 18 – 31 Aug 18	50	15 Oct 18	By 31 Oct 18	By 31 Oct 18
4.	1 Sep 18 – 30 Sep 18	50	15 Nov 18	By 30 Nov 18	By 30 Nov 18
5.	1 Oct 18 – 31 Oct 18	50	17 Dec 18	By 31 Dec 18	By 31 Dec 18

12. A redemption email for the Lucky Draw Gift will be sent to customer's electronic mailing address as per their records with DBS. Lucky Draw Gift must be redeemed within 8 months as stated in the redemption email. Redemption of the Lucky Draw Gift are subjected to the terms and conditions of The Canopi.

13. Lucky Draw Gift are subject to availability. Reservations must be made at least 7 working days in advance via the channels as stated on the redemption letter and to quote the "DBS Online Account Opening Promotion + Ref No".

14. Lucky Draw Gift are non-exchangeable, non-transferable, non-redeemable for cash and non-replaceable if lost or stolen.

15. Each lucky draw winner acknowledges that his/her presentation of the redemption letter is a disclosure to the Vendor that he/she is a customer of DBS/POSB.

16. All expenditure and incidental travel costs, including but not limited to, ferry transport to Bintan; incidentals; all service charges or facility charges; travel and medical insurance; taxes or other expenses are the sole responsibility of winner.

17. DBS makes no representation or warranty whatsoever as to the quality or merchantability for purpose of the The Canopi Glamping Deluxe Tent. DBS is not an agent of The Canopi and vice versa. Any disputes in relation to The Canopi should be resolved directly with The Canopi.

18. DBS is entitled to recover the Lucky Draw Gift and/or Cash Gift by debiting the same value from any account that the customer has with DBS/POSB without prior notice, if during the 6-month Period:

- (a) the Deposit Account / Special Savings Account / ePOSBkids Account is closed;
- (b) Customer fails to maintain a minimum average daily balance required for the Deposit Account / ePOSBkids Account or customer fails to have salary crediting into the Deposit Account;
- (c) The monthly contribution of Special Savings Account is not successfully credited in any of the months or withdrawal is made from the Special Savings Account.

19. This Promotion is not to be used in conjunction with any other ongoing promotion offers.

20. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.

21. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

22. The decision of DBS Bank on all matters relating to the Lucky Draw 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 Lucky Draw. Subject to and without prejudice to the generality of the foregoing, DBS Bank's record of the entries, allocated chances and/or the Lucky Draw shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.

23. 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.

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\$50,000 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\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.