

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

- The Promotion period is from 1 October 2017 to 8 January 2018 (“Promotion Period”).
- To qualify for the Promotion, customer must fulfil the criteria (A) or (B) as set out below:

Account to open	Conditions to fulfill	Reward
(A) Deposit Account <ul style="list-style-type: none"> ▪ DBS Multiplier Account ▪ DBS Multi-Currency Autosave[^] ▪ POSB eEveryday Savings Account ▪ POSB Current Account 	By second month of account opening*: <ul style="list-style-type: none"> (i) Deposit at least S\$3,000 and maintain a minimum average daily balance of S\$3,000 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 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 a chance to win a GoPro Hero 5
(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. 	

[^]DBS Multi-Currency Autosave referring to eMulti-Currency Autosave (eMCA), eMulti-Currency Autosave Plus (eMCA+), Multi-Currency Autosave Plus (MCA+).

*For example: account opened in Oct 2017, conditions are to be fulfilled by 30 Nov 2017.

- Deposit Account and/or Special Savings Account must be opened via:
 - iBanking; or
 - DBS/POSB website and login using ATM/Debit Card & PIN; or
 - DBS/POSB website for new to bank customers
- Customers that fulfilled the conditions as set out in Clause 2 (“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 Cash Gift and 1 chance to participate in the Lucky Draw throughout the Promotion Period. Cash Gift will be credited to the eligible Deposit Account or Special Savings Account as per the dates in the table below (“Cash Gift Crediting Date”).
- A total of 50 winners will be drawn from the pool of Eligible Customer during each qualifying period. Each winner will receive one (1) GoPro Hero 5 worth S\$640 (“Lucky Draw Gift”).
- The following persons are not entitled to participate in the Lucky Draw:
 - Estates of deceased customers; and
 - DBS and 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.

9. The Lucky Draw will be conducted on the dates (“**Draw Date**”) stated in the table below, at 3.30pm at 8A Marina Boulevard, Marina Bay Link Mall, Singapore 018984. Winners each month will be announced on DBS/POSB websites as per below dates.

Draw	Qualifying Period	Lucky Draw Date	Cash Gift Crediting Date	Announcement Date
1.	1 st Oct 17 – 31 st Oct 17	15 Dec 17	31 Dec 17	31 Dec 17
2.	1 st Nov 17 – 30 th Nov 17	15 Jan 18	31 Jan 18	31 Jan 18
3.	1 st Dec 17 – 8 th Jan 18	15 Mar 18	31 Mar 18	31 Mar 18

10. Notification SMS (“**SMS**”) will be sent to the Eligible Customer’s official mobile number as per their records with DBS, after the Cash Gift is credited and the SMS must be presented for the redemption of Lucky Draw Gift along with customer’s original NRIC/Passport at the point of collection.

11. Lucky Draw Gift must be redeemed within 2 months upon receiving the SMS at Harvey Norman Millennia Walk, No. 9 Raffles Boulevard, #01-59 to 63, Singapore 039596 (“**Vendor**”). Operating hours are from 10.30 am to 9.30pm. Redemption will not be accepted after the expiry date.

12. Lucky Draw Gift are non-exchangeable, non-transferable, non-redeemable for cash and non-replaceable if lost or stolen. And not valid if defaced, torn or altered.

13. Each customer acknowledges that his/her presentation of the SMS is a disclosure to the Vendor that he/she is a customer of DBS/POSB.

14. DBS makes no representation or warranty whatsoever as to the quality or merchantability for purpose of the GoPro Hero 5. DBS is not an agent of Harvey Norman and vice versa. Any disputes in relation to the GoPro Hero 5 should be resolved directly with Harvey Norman.

15. DBS is entitled to recover the Cash Gift and/or Lucky Draw 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 or Special Savings Account is closed;
- (b) customer fails to maintain a minimum average daily balance of S\$3,000 for the Deposit 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.

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

17. 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.

18. 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.