

TERMS AND CONDITIONS GOVERNING DBS50 NEW TO SALARY CREDITING PROMOTION

Participation in this promotion (“**Promotion**”) constitutes acceptance of these Terms and Conditions.

1. The Promotion period is valid from **1 June 2018** to **31 October 2018**, both dates inclusive (“**Promotion Period**”).
2. This Promotion is open to all customers who did not have a salary crediting arrangement with a DBS/POSB account between 1 December 2017 and 31 May 2018.
3. The first 3,000 customers during Promotion Period, who fulfill all the conditions in clause 4(a) and (b) below will be entitled to receive a one-time S\$80 Cash Gift (“Cash Gift”).
4. To receive the one-time Cash Gift, customers must:
 - (a) Register online at go.dbs.com/sg-SC50 stating your POSB/DBS salary crediting account held in your own name (i.e. personal account) by 30 September 2018, **and**
 - (b) Credit monthly salary consecutively for 3 months with transaction reference codes of SAL or PAY into your POSB/DBS salary crediting by 31 October 2018, with the first salary crediting to start latest by 31 October 2018.
5. Cash Gift will be credited to the customer’s DBS/POSB salary crediting account on the next following month upon successful salary crediting in the preceding month.
6. Customers will receive an SMS notification at their mobile number as per bank’s record, after the Cash Gift has been credited successfully into their accounts. If the customer does not have a valid mobile number registered with the bank at the point of time, they would not receive the SMS notification.
7. Customers who have successfully received the Cash Gift are required to meet the condition stated in clause 4(b), failing which, DBS is entitled to recover the Cash Gift in full by debiting from any account that Customers maintain with DBS/POSB.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any prior notice or liability to any party.
9. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect the Customers’ eligibility in the Promotion.
10. DBS’ decision on all matters relating to the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Promotion. No correspondence or claims will be entertained.
11. The Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of the Customers’ 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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.