



Terms and Conditions Governing Supplementary Retirement Scheme (SRS) Cash Reward Promotion 2018 (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

1. The Promotion is valid from 1 October 2018 to 15 December 2018 or first 5,000 customers of each category satisfied the conditions defined in Clause 3 whichever occur first (“**Promotion Period**”).
2. The Promotion is open to DBS/POSB customers (each a “**Customer**”, collectively the “**Customers**”) who performs digibank/ digibank(online) (“**Online**”) application &/or contribution to their SRS account by debiting a Savings/Current account with DBS/POSB defined in Clause 3.
3. Eligible Customers will receive a one-time cash reward (“**Cash Reward**”) of the following amount if the following conditions are satisfied:

Eligible Customers	Conditions	Cash Reward
First 5,000	1. Open SRS account Online & 2. Contribute at least S\$10,000 Online	S\$50
First 5,000	Contribute S\$15,300 via Online	S\$30
First 5,000	Contribute S\$10,000 to S\$15,299.99 via Online	S\$20

Note: Annual SRS contribution limits are Singaporean/PRs: S\$15,300 and Foreigners: S\$35,700

4. Customers who have contributed partially (ie. less than S\$15,300) earlier this year, can participate in this promotion to top up the remaining amount via Online.
5. Each Customer can only enjoy a maximum of one Cash Reward.
6. The Promotion is awarded on a first come first served basis, whilst stocks last.
7. The Cash Reward will be credited to the active DBS/POSB Savings/Current account that was debited for the last contribution to DBS SRS account.
8. The Cash Reward will be credited by 31 January 2019.
9. Estates of deceased customers or closed DBS SRS accounts are not entitled to participate in the Promotion.
10. Notification SMS (“**SMS**”) will be sent to the eligible SRS Customer’s official mobile number as per their records with DBS, after the Cash Reward is credited.
11. DBS’ decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. 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.