

Terms and Conditions Governing 2.50% p.a. for 4 months on USD Fresh Funds CASA Top-up (“Promotion”)

By participating in this USD Fresh Funds Top-up Promotion, a customer shall be deemed to have read, understood and accepted these Terms and Conditions. This Promotion is not valid with other promotions including any New-to-Bank Welcome Program(s) and/or USD Time Deposit promotions and is subject to change at our sole discretion without notice.

1. The Promotion period shall be from 1 August 2018 to 31 August 2018 (“**Promotion Period**”).
2. The Promotion is open to all existing DBS/POSB customers (collectively, “**Customers**”).
3. To qualify for the Promotion, Customers must first register their interest via an online registration form and
 - a) bring in the registered amount of United States Dollar (USD) denominated Fresh Funds Deposits (defined in clause 4 below) stated in their online registration form and deposit into a DBS Multi-Currency Account (MCA) by 31 August 2018.

DBS Multi-Currency Account refers to a DBS Multiplier Account / eMulti-Currency Autosave / eMulti-Currency Autosave Plus / Multi-Currency Autosave / Multi-Currency Autosave Plus / Expatriate eMulti-Currency Autosave / Expatriate eMulti-Currency Autosave Plus account (“Participating Account”).
 - b) should the Participating Account be a joint-alt account type, only one of either account holders is eligible to participate;
 - c) maintain and not withdraw (or partially withdraw) the USD Fresh Funds Deposits for four (4) months starting from 1 September 2018 to 31 December 2018 (“**Minimum Maintenance Period**”), both dates inclusive.
4. “**Fresh Funds Deposits**” refer to funds deposited through cheque(s), cashier’s order(s), demand draft(s), cash deposits, FAST credit, PayNow credit, telegraphic transfer, share payment, IBG funds transfer and MEPS receipt. These exclude any funds from any DBS/POSB account and funds deposited via any POSB/DBS cheque(s), POSB/DBS cashier’s order(s) or POSB/DBS demand draft(s) and SAL/PAY deposits. Fresh Funds Deposit via non-DBS/POSB cheque(s), cashier’s order(s) and demand draft(s) must be done by 30 August 2018, Thursday, 2pm. Multiple Fresh Funds Deposits are allowed.
5. Eligible USD Fresh Funds Deposits are capped at US\$1,000,000 with a minimum of US\$10,000. Each customer will only be eligible for one (1) “**Cash Gift Interest**” (defined in Clause 8 below). Any amount exceeding US\$1,000,000 will earn the prevailing interest rates.
6. Fixed deposit accounts, corporate accounts, wealth settlement accounts, investment accounts of the like, estate accounts, loan servicing accounts or similar are not applicable for this promotion.
7. Customers who successfully participated in the Promotion will receive a confirmation SMS within 10 working days from the end of the promotion period.
8. Eligible customers who satisfy the criteria (defined in Clause 3 above) will receive a lump sum **Cash Gift Interest** equivalent to 2.50% p.a. for a 4-month period on customer’s USD Fresh Funds Deposits that are deposited during the promotion period. 4-month period means 122 days for interest calculation as per the Minimum Maintenance Period (as defined in Clause 3c above).
9. If the USD Fresh Funds Deposits fall below the fresh funds amount that was deposited during the promotion period at any point during the minimum maintenance period, either due to partial withdrawals or otherwise, the customer would be deemed ineligible for the Cash Gift Interest. Any additional fresh fund top-ups made within the Minimum Maintenance Period will not be eligible for this promotion.
10. Eligible customers will receive his or her Cash Gift Interest in USD into the Participating Account by 31 January 2019.
11. Customers may submit multiple online registration forms, but DBS will only take in the latest online form submission by the Customer during the promotion period. Any earlier submissions will be replaced by the latest form submission.
12. DBS’s decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. 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.