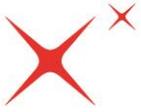


FAQs on Notice of Change for BYOB promotion:

Switch in crediting of 2% p.a. bonus (from Jun 2019 onwards)





1. Why is there a change in the crediting of the 2% p.a. bonus from PayLah! to my salary crediting account?
We have received suggestions and feedback that it would be easier to access the credited bonus in the salary crediting account and also to track it using transaction history in digibank and eStatements.

2. How will the 2% p.a. bonus be reflected on my statement when credited?
Transaction history will show the bonus credited with the transaction code “ADV” and reference “BYOB Int for [MMM][YY]”.

3. When is the 2% p.a. bonus crediting done for each qualification month and where will I receive that credit if I qualified?
Crediting of the 2% p.a. bonus is done within 60 days of the qualification month. The table below is a sample reference.

Qualification month	Credited by	Bonus to be credited into
Mar 19	May 19	Registered PayLah! wallet
Apr 19	Jun 19	Salary crediting account
May 19 onwards	Jul 19 onwards	Salary crediting account

4. I registered to participate in this Promotion but I haven't been receiving the 2% p.a. bonus for quite a few months. How can I go about receiving it now?
As per [terms and conditions governing this Promotion](#), your registration to participate is successful if you have fulfilled all actions as per clauses 2 and 3. You will then enjoy the 2% p.a. bonus as long as you fulfil Conditions (A) to (C) of clause 6. Please also ensure that your monthly contribution to SAYE is from your salary crediting account.

5. I did not have a PayLah! wallet previously. Can I request for an exception to receive the 2% p.a. bonus I qualified for from past months if I open a PayLah! wallet now?

No. Any bonus you qualified for in past months is forfeited if you did not meet the crediting requirements stated in clause 9 of the [terms and conditions governing this Promotion](#).

6. After the change in crediting is effective, what happens if I close my salary crediting account before the 2% p.a. bonus is credited?

Bonus will be credited to your new salary crediting account with DBS / POSB if you closed your previous one. Otherwise, if there is no salary crediting account detected, the bonus shall be considered forfeited.