

Terms and Conditions Governing DBS Promotion for New DBS Treasures Customers (“Promotion”)

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

1. The Promotion period is from 1 July 2017 to 30 September 2017 (“**Promotion Period**”).
2. The Promotion is open to new DBS Treasures customers (“**Customers**”) of DBS Bank Ltd (“**DBS**”). Customers must not have been DBS Treasures Customers in the last 12 months of starting their current DBS Treasures relationship.

CASA TOP UP OFFER

3. To participate in the CASA Top Up Offer, Customers must, during the Promotion Period, deposit fund(s) of at least SGD350,000 or SGD500,000 (“**Deposit**”), or its foreign currency equivalent to their DBS/POSB current account or savings account (“**CASA**”) tagged to their current DBS Treasures relationship.
4. Customers must register for the CASA Top Up Offer through their Treasures Relationship Manager or Business Development Manager, and indicate the CASA which the Deposit is deposited to.
5. The Deposit must not be from an existing DBS/POSB or ANZ account. Customers will not qualify for the CASA Top Up Offer if transfers are made from any DBS/POSB or ANZ account in any mode to the CASA. The Deposit must not be used in any other ongoing deposits promotion during the Promotion Period or placed in any Fixed Deposit accounts.
6. Customers who qualify for the CASA Top Up Offer are entitled to receive:
 - (i) a cash gift of SGD1,000 with a Deposit of at least SGD350,000; or
 - (ii) a cash gift of SGD1,600 with a Deposit of at least SGD500,000.
7. The cash gift will be credited to the Customer’s account by 30 November 2017. Customers must maintain their DBS Treasures relationship as at the date that the cash gift is credited.
8. Each Customer will only be entitled to one cash gift regardless of the number of accounts the Customer has with DBS/POSB and whether held singly or jointly with any other person(s).
9. The Deposit must be maintained with DBS for at least 3 months from the date of deposit, failing which DBS reserves the right to debit the amount equivalent to the cash gift, from any account that the Customer maintains with DBS/POSB.

UNIT TRUST OFFER

10. Each Customer is entitled to take part in the 1% Cash Rebate Unit Trust Offer (“**Unit Trust Offer**”). This Unit Trust Offer is valid for the first Unit Trust subscription made by the Customer between 1 July 2017 and 31 October 2017.
11. The Unit Trust subscription must be made in cash through a Treasures Relationship Manager, subject to a minimum sales charge. Unit Trust subscriptions made through internet banking, in Supplementary Retirement Scheme (SRS) and Central Provident Fund (CPF) will not be eligible for the Unit Trust Offer.
12. This Unit Trust Offer is subject to a minimum transaction amount of SGD100,000 and maximum transaction amount of SGD500,000 or its foreign currency equivalent.
13. Post the minimum transaction amount, the Unit Trust Offer is applicable for transaction amount in multiples of SGD50,000 or its foreign currency equivalent.
14. Customers who are accredited investors may be subject to additional investment product eligibility criteria, and should contact their Treasures Relationship Manager for further details.

15. The cash rebate will be credited to the Customer's Wealth Management Account (S-account) by 31 December 2017.

INSURANCE OFFER

16. Each Customer is only entitled to sign up for one Qualifying Product per category. The qualifying products must be issued between 1 July 2017 and 30 September 2017. If the Policy Owner and the Life Assured, as stated in the application form (1) are the same person, then only one Insurance Gift will be given per category; (2) are different persons, then one Insurance Gift will be given to each person per category.
17. Qualifying Products refer to the following insurance plans:

Qualifying Products	Insurance Gift
Category A Heirloom (III) / (V) ManuSignature One	Cash rebate equivalent to 1.5% of Reference Single Premium (SGD) or SGD3,500, whichever is lower
Category B ManuProtect Decreasing ManuProtect Decreasing Lite ManuProtect Term ManuProtect MoneyBack ManuProtect Life	Additional SGD100 cash rebate on top of prevailing promotions*
Category C Manulife ReadyPayout Plus ManuFlexi Growth ManuRetire RetireReady – Regular Premium ManuEdu First Manulife ReadyIncome Manulife SmartRetire	Additional SGD500 cash rebate on top of prevailing promotions*

*Terms and conditions apply for existing promotion at the point of issuance of qualifying products

18. The cash rebate will be credited to the Customer's account by 15 December 2017, after the policy crosses the 14 day free-look period.
19. The exchange rate for USD to SGD for USD denominated Qualifying Products will be fixed at 1.40.

HOME LOAN OFFER

20. The Home Loan Offer interest rates are:

	Floating Rate
Year 1 onwards	FHR9 + 1.03%
Commitment period	2 Years

^ Fixed Deposit Home Rate 9 (FHR9) refers to the prevailing 9 months Singapore dollar fixed deposit interest rate of DBS Bank for amounts within \$1,000 to \$9,999 or such other sum as we may specify. The current FHR9 is 0.250% per annum.

21. Valid for completed residential properties in Singapore, for new purchase or refinancing from another bank. Loan to be signed down by 30 September 2017.

22. The above interest rates are applicable with sign up of any of the following insurance plans:
- (i) ManuProtect Decreasing
 - (ii) ManuProtect Term
 - (iii) ManuProtect MoneyBack
 - (iv) Heirloom (III)

23. The cash rebate amounts applicable for refinancing a home loan from another bank are:

Total home loan amount per property	Cash rebate amount
SGD1 million and below	SGD2,000
Above SGD1 million to SGD3 million	SGD2,500
Above SGD3 million	SGD3,000

24. Valid for direct application to DBS and not through a referral.
25. Fees will apply in the event of prepayment or redemption during the commitment period.
26. Rates are subject to change without prior notice.

ONLINE EQUITY OFFER

27. Each Customer is entitled to take part in the 0% Brokerage Charge Online Equity Offer ("**Online Equity Offer**"). This Online Equity Offer is valid for the first three trades executed by the Customer via the DBS online equities trading platform between 1 July 2017 and 31 October 2017.
28. Brokerage charges will be charged upfront and subsequently rebated by 31 December 2017. Expenses imposed by The Central Depository (Pte) Limited and/ or DBS' custodian will be borne by Customers.
29. All rebates will be credited to Customers' Multi-Currency Settlement Account. The rebate amount will be based on the respective currency which the brokerage was charged.

TREASURES EXCLUSIVE SAFEKEEPING SERVICE ("TESS") OFFER

30. Each Customer is entitled to complimentary usage of 1 medium or large size safe deposit box at Treasures Exclusive Safekeeping Service at the DBS Treasures Centre at Siglap ("**Centre**"), for 6 consecutive months. Complimentary usage must commence between 1 July 2017 and 31 October 2017.
31. Registration for the TESS Offer must be done via a Treasures Relationship Manager. Customers must subsequently visit the Centre to open the safe deposit account, under his/ her name.
32. At the end of the complimentary usage, Customers may choose to continue the TESS at DBS' prevailing rates.

GENERAL

33. DBS will have the final decision on all matters regarding the promotions.
34. DBS may change these terms or suspend/terminate any of the promotions without giving notice.
35. The Customers consent to DBS' collection and use of the Customer's personal data and the use and disclosure of the Customer's personal data by/to third parties for the purpose of the promotions. The Customers agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.

IMPORTANT NOTES

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 SGD50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

The life insurance policy is protected under the Policy Owners' Protection Scheme which is administered by the SDIC. Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the respective insurer or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Before committing to an investment, please seek advice from a financial or other professional adviser regarding the suitability of the product and read the relevant product offer documents, including the risk disclosures, which can be obtained from DBS Bank Ltd. If you do not wish to seek financial advice, please consider carefully whether the product is suitable for you. Foreign currency transactions are subject to exchange rate fluctuations, which may result in capital gains or losses; such accounts may also be subject to exchange controls imposed on the currency held.