



Live more, Bank less

Find out how Jack (first jobber), Sarah (working adult) and Philip (retiree) benefit from the Multiplier effect

1. Jack (first jobber)

Meet Jack. He's a first jobber who credits his monthly salary of S\$3,500 into his DBS/POSB savings account and transacts in **one category**.



With Jack's current balance of S\$30,000 in his DBS Multiplier Account and a total eligible transaction of S\$3,700, he qualifies for:

- 1.85% p.a. for his first S\$25,000 and
- Prevailing base interest rate for the balances above S\$25,000



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	Account balance in your DBS Multiplier Account		
	First S\$25,000 ^[NEW]	First S\$50,000	Next S\$50,000
Total eligible transactions per month	● + ○ Income + transactions in 1 category	● + ○ + ○ Income + transactions in 2 categories	● + ○ + ○ + ○ + ○ Income + transactions in 3 or more categories
< S\$2,000	0.05% p.a.	0.05% p.a.	0.05% p.a.
≥ S\$2,000 to < S\$2,500	1.55% p.a.	1.80% p.a.	2.00% p.a.
≥ S\$2,500 to < S\$5,000	1.85% p.a.	2.00% p.a.	2.20% p.a.
≥ S\$5,000 to < S\$15,000	1.90% p.a.	2.20% p.a.	2.40% p.a.
≥ S\$15,000 to < S\$30,000	2.00% p.a.	2.30% p.a.	2.50% p.a.
≥ S\$30,000	2.08% p.a.	3.50% p.a.	3.80% p.a.

● Income (Salary Credit/Dividend) ^[NEW] ○ Eligible transaction(s) in other categories

To unlock higher interest rate and balance cap, he needs to transact in 1 more category.

For example, Jack adds on S\$100 investment a month, bringing his total eligible transactions to S\$3,800 a month. His interest rate increases from 1.85% on the first S\$25,000 to 2.00% p.a. on the first S\$50,000.

2. Philip (retiree)

Philip is a retiree. He receives dividend of \$5,100 credited to his DBS Account and transacts in **two categories**.



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With Philip's current balance of S\$55,000 in his DBS Multiplier Account and a total eligible transaction of S\$6,800, he qualifies for:

- 2.20% p.a. for his first S\$50,000 and
- Prevailing base interest rate for the balances above S\$50,000

	Account balance in your DBS Multiplier Account		
	First S\$25,000 ^[NEW]	First S\$50,000	Next S\$50,000
Total eligible transactions per month	<div>● + ○</div> Income + transactions in 1 category	<div>● + ○ + ○</div> Income + transactions in 2 categories	<div>● + ○ + ○ + ○ + ○</div> Income + transactions in 3 or more categories
< S\$2,000	0.05% p.a.	0.05% p.a.	0.05% p.a.
≥ S\$2,000 to < S\$2,500	1.55% p.a.	1.80% p.a.	2.00% p.a.
≥ S\$2,500 to < S\$5,000	1.85% p.a.	2.00% p.a.	2.20% p.a.
≥ S\$5,000 to < S\$15,000	1.90% p.a.	2.20% p.a.	2.40% p.a.
≥ S\$15,000 to < S\$30,000	2.00% p.a.	2.30% p.a.	2.50% p.a.
≥ S\$30,000	2.08% p.a.	3.50% p.a.	3.80% p.a.



Income (Salary/Credit/Dividend) ^[NEW]



Eligible transaction(s) in other categories

To unlock higher interest rate and balance cap, he needs to transact in 1 more category.



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For example, Philip adds on S\$100 investment a month, bringing his total eligible transactions to S\$6,900 a month. His interest rate increases from 2.20% on the first S\$50,000 to:

- 2.20% p.a. on the first S\$50,000 and
- 2.40% p.a. on the next S\$50,000

3. Sarah (working adult)

Say hello to Sarah. She's a working adult who credits her monthly salary and dividends of S\$16,500 into her DBS/POSB savings account and is transacting in **three categories**.



With Sarah's current balance of S\$100,000 in her DBS Multiplier Account and a total eligible transaction of S\$28,500, she qualifies for:

- 2.30% p.a. for her first S\$50,000 and
- 2.50% p.a. for her next S\$50,000



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	Account balance in your DBS Multiplier Account		
	First S\$25,000 ^[NEW]	First S\$50,000	Next S\$50,000
Total eligible transactions per month	● + ○ Income + transactions in 1 category	● + ○ + ○ Income + transactions in 2 categories	● + ○ + ○ + ○ + ○ Income + transactions in 3 or more categories
< S\$2,000	0.05% p.a.	0.05% p.a.	0.05% p.a.
≥ S\$2,000 to < S\$2,500	1.55% p.a.	1.80% p.a.	2.00% p.a.
≥ S\$2,500 to < S\$5,000	1.85% p.a.	2.00% p.a.	2.20% p.a.
≥ S\$5,000 to < S\$15,000	1.90% p.a.	2.20% p.a.	2.40% p.a.
≥ S\$15,000 to < S\$30,000	2.00% p.a.	2.30% p.a.	2.50% p.a.
≥ S\$30,000	2.08% p.a.	3.50% p.a.	3.80% p.a.

● Income (Salary Credit/Dividend) ^[NEW] ○ Eligible transaction(s) in other categories

Sarah needs to increase her monthly eligible transaction amount to S\$30,000 or more to move on to the next tier of interest rates.

For example, Sarah increases her credit card spend to S\$4,000 for a holiday, increasing her monthly eligible transactions to S\$30,500. Now she earns:

- 3.50% p.a. on her first S\$50,000 and
- 3.80% p.a. on the next S\$50,000