

# Terms and Conditions

## 1. General

These terms of use (“Terms”) govern the use of DBS website and services. Please read the Terms of User and our Privacy Policy carefully and if you do not wish to be bound by these Terms and Privacy Policy, you should not continue to use or access the Website.

DBS Bank Ltd only provides an online fundraising platform to users to extend their philanthropy initiative through donation of funds or volunteering. DBS makes no representation about the accuracy, safety or legality of any of the campaign or user content posted as information by DBS or its programmes partners. DBS Bank Ltd does not represent its programme partners.

## 2. Tax Deduction

Only qualifying donations made to registered charities with Institute of Public Charter (IPC) status will enjoy tax deductions. Charities that have IPC status will be indicated accordingly on the Website. Tax deduction, if applicable, will be filed directly by our programme partners to Inland Revenue Authority of Singapore (IRAS) and will be reflected in your individual tax assessment. DBS will disclose information of your donations made via DBS Internet Banking account to our programme partners for the issuance of tax receipts. DBS will not assume any responsibility for the failure to file any tax deduction in connection with donations made on the Website.

## 3. Changes of Terms of Use

DBS Bank Ltd has the right to amend terms in future based on its own discretion. The Terms of Use may change or be updated from time to time. You are responsible to access and review the latest Terms of Use frequently. The latest Terms of Use will govern any future usage by you on the Website.

## 4. Indemnity

Each user agrees to defend, indemnify and hold harmless DBS Bank Ltd, its subsidiaries and affiliated companies, and their officers, directors, employees, contractors and agents from and against any and all claims, causes of action, damages, obligations, losses, liabilities, costs or debt, and expenses (including attorneys’ fees and costs) and all amounts paid in settlement arising from or relating to use of the Services, breach of these Terms or violations of any laws. DBS Bank Ltd may assume the exclusive defense and control of any matter for which users have agreed to indemnify DBS Bank Ltd and each user agrees to assist and cooperate with DBS Bank Ltd in the defense or settlement of any such matters.

## 5. Governing Law

The Terms shall be construed in accordance with the law of Singapore.

## 6. Privacy

Our Privacy Policy is incorporated by reference into and forms part of these Terms. By agreeing to these Terms, you consent to DBS collecting, processing, using and disclosing (including disclosure and sharing of your personal information to our programme partners) your personal data in accordance to the DBS Privacy Policy (a copy of which can be found at [www.dbs.com/privacy](http://www.dbs.com/privacy)), as may be amended from time to time.

As a volunteer, you additionally consent to us collecting, using and disclosing your name and photographs of you participating in and attending any activities listed by programme partners on the Website for our marketing purposes.

## 7. Links on Website

The DBS Website contains links to the Websites of member charities and other organizations, whether charities or otherwise. Inclusion of a link to another Website does not imply endorsement of its content or opinions. Your relationship and any transactions with other organizations through their Websites or otherwise are your own responsibility.

## 8. Use of Donations

We are not responsible for any dissatisfaction you may have regarding the recipient charity organization or campaign beneficiary's use of your donation made through our Website powered by us.

## 9. Contact

For questions related to these Terms of Use, please get in touch with us at 1800 221 1111.