

Terms and Conditions Governing the DBS Multiplier Programme Birthday Promotion (“Promotion”)

1. This promotion shall be from 1 Mar 2017 to 31 October 2017 (“**Promotion Period**”).
2. To qualify for this promotion (“**Qualifying Customer**”), customers must be an existing DBS Multiplier Account holder and fulfill the following requirements within their birthday month:
 - a) Be among the first 100 customers to submit the promotion registration form at <https://www.dbs.com.sg/Contact/dbs/deposits/multiplier-bd/default.page>
 - b) Charge a minimum of S\$1000 to their DBS/POSB personal credit cards. (“**Qualifying Card Spend**”)
3. Qualifying Card Spend refers to retail and cash advance transactions for personal credit cards only, posted from 1st to last calendar day of the birthday month.
 - a) Retail and cash advance transactions charged to a supplementary credit card will be accrued to the principal credit card account.
 - b) Fund transfer transactions, instalment payment plans, preferred payment plans, annual fees, interest, late payment charges, all fees charged by us and other miscellaneous charges as imposed by us are not included in Qualifying Card Spend.
4. Qualifying Customers’ preferential interest accorded based the DBS Multiplier Programme mechanics will be multiplied according to their Qualifying Card Spend:

Qualifying Card Spend	Birthday Multiplier <i>We will multiply your preferential interest in your birthday month!</i>
S\$1000 to <S\$3000	2x
S\$3000 to <S\$5000	3x
S\$5000 to <S\$10,000	5x
S\$10,000 and above	8x

- a) The Birthday Multiplier is only applicable to preferential interest earned in the DBS Multiplier Account; base interest is not included.
- b) The additional preferential interest (“**Birthday Perk**”) derived after the Birthday Multiplier is applied will be credited to the Qualifying Customers’ DBS Multiplier Account by the end of the month following their birthday month.

Example:

Ms Jane Tan’s birthday is in March. Based on her eligible transactions in March 2017, she qualified for higher interest at 2.68% p.a., which is credited to her in 2 parts: (i) base interest of S\$2.10, and (ii) preferential interest of S\$111.60.

In March, she also registered to participate in this Promotion. Her Qualifying Card Spend was S\$7,300.

Birthday Multiplier she enjoys: **5x**

Preferential Interest based on eligible transactions (DBS Multiplier Programme mechanics)	S\$111.60
Total Preferential Interest Ms Jane Tan receives for the month of Mar 2017 as a Qualifying Customer	<p>$S\\$111.60 \times 5 = \mathbf{S\\$558}$</p> <p>By 7th working day of April:</p> <p>Receives preferential interest of S\$111.60</p> <p>By end of April:</p> <p>Receives birthday perk of $S\\$558 - S\\$111.60 =$ <u>S\$446.40</u></p>

5. The Birthday Perk is strictly non-transferable, non-assignable, non-exchangeable and non-replaceable.
6. Any Qualifying Customer who closes the DBS Multiplier Account before the Birthday Perk is credited is deemed to have forfeited the Birthday Perk.
7. This promotion is not to be used in conjunction with any other ongoing promotion offers.
8. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
9. Qualifying Customers consent to DBS' collection and use of their personal data by/to third parties for the purpose of the Promotion. They agree to the terms of the DBS Privacy Policy, a copy which can be found at www.dbs.com/privacy.