

Q4 2026 DBS for SMEs Promotion – T&Cs

Terms & Conditions Governing the Q4 2026 DBS for SMEs Promotion (“**Promotion**”).

1. The Promotion period shall be from 1 Oct 2026 to 31 Dec 2026 (both dates inclusive) or such other date(s) as may be determined by DBS Bank Ltd (“**DBS Bank**” or the “**Bank**”) at its sole and absolute discretion (“**Promotion Period**”).
2. The Promotion is only open to small-to-medium enterprise entities (“**SMEs**”) (as determined by the Bank in its sole and absolute discretion) who do not currently hold and has not held any business deposit account with DBS Bank in the last 12 months immediately preceding the account application date.
3. To participate in the Promotion, an SME must:
 - (a) apply for and successfully open a DBS Business Multi-Currency Account using the online application form located at “www.dbs.com.sg/sme/day-to-day/accounts/dbs-business-multi-currency-account” within the Promotion Period; and
 - (b) enter the campaign code “**Q42026**” or such other campaign code (as may be expressly communicated by the Bank through its official marketing materials or designated channels) in the campaign code field within the online account application form. Incorrect or incomplete input of the campaign code may result in ineligible campaign registration.
4. SMEs who register for the campaign but do not meet the reward eligibility criteria will not be eligible to participate in the Promotion.

Eligibility

5. To qualify for the Reward (as defined below), an SME must successfully open one of the following corporate account(s) (each an “**Eligible Account**”) during the Promotion Period:
 - (a) DBS Business Multi-Currency Account; or
 - (b) DBS Business Multi-Currency Account – Starter Bundle

An SME meeting the aforementioned eligibility criteria to the satisfaction of the Bank shall hereinafter be referred to as an “**Eligible Customer**”.

For the avoidance of doubt, where an SME opens more than one Eligible Account during the Promotion Period, such SME shall be treated as having only one qualifying account opening for the purposes of this Promotion and shall only be entitled to one set of Rewards.

Further, for the purposes of determining priority, the Bank shall use its internal records of the date and time at which the Eligible Account is successfully opened, and such records shall be final and conclusive.

Rewards

6. The first 200 Eligible Customers for each month in October, November and December 2026 (or such other upper limit as the Bank may determine in its sole and absolute discretion) shall hereinafter be referred to as a “**Qualifying Customer**”.

7. A Qualifying Customer shall be eligible for the following reward ("**Reward**"), limited to one allocation per Qualifying Customer, encompassing applications from this Promotion and all other general and promotional account openings:
 - (a) a one-time cash reward ("**Cash Reward**") of S\$88 will be awarded to Qualifying Customers who successfully apply for and open an Eligible Account in Oct 2026.
 - (b) a one-time cash reward ("Cash Reward") of S\$188 will be awarded to Qualifying Customers, as set out above, who successfully apply for and open an Eligible Account in Nov 2026 or Dec 2026.
8. The Cash Reward will be allocated on a first-come, first-served basis according to the date the Qualifying Customer successfully opened an Eligible Account.
9. An Eligible Customer who fails to receive the Cash Reward due to the limited quantity will not be entitled to any further explanation from the Bank, alternative compensation or substitution.
10. The Cash Reward will be credited into the Eligible Account of the Qualifying Customer within the first 6 months after the Promotion Period. If a Qualifying Customer closes its Eligible Account before the relevant Cash Reward is credited, the Cash Reward will be forfeited.
11. The credited Cash Rewards will be reflected in the monthly account statement of the Qualifying Customer.
12. The Bank reserves the right to withdraw any Rewards, or substitute or replace any Reward with another reward of similar value, without giving prior notice.
13. The Bank reserves the right to claw back any Rewards given if the Eligible Account is closed within 12 months from the date of being opened.
14. The Bank may vary the terms and conditions or discontinue the Rewards at any time without any notice or liability to any party.
15. Rewards are not transferable.

General Terms and Conditions

16. All account opening applications are subject to approval by the Bank in its sole discretion. The Bank shall not be required to give any reason for or prior notice of the rejection of any account opening application and it shall not be liable or responsible for any rejection of any account.
17. In the event that any person entitled to the Reward is subsequently found to be ineligible for the Promotion and/or Reward(s), the Bank shall not be obligated or liable to provide the Reward(s).
18. The Bank reserves the right in its sole and absolute discretion to determine whether an applicant qualifies for this Promotion. If the Bank in its sole and absolute discretion decides that any applicant does not fulfil the criteria to receive any Reward under this Promotion, the Reward(s) will not be awarded to such applicant.
19. If any Eligible Customer is subsequently discovered to be in breach of any of these terms and conditions, or ineligible to participate in the Promotion or to enjoy the Reward(s) (which eligibility shall be determined at the sole and absolute discretion of the Bank), the Bank reserves the right to forfeit, withdraw or reclaim the Reward at any time. No person shall be entitled to any payment or compensation from the Bank should any Reward be forfeited or withdrawn, if any

Reward is reclaimed by the Bank, or if such person is asked to repay to or compensate the Bank the value of the Reward(s) for whatsoever reasons.

20. The Bank may vary the terms and conditions or discontinue this Promotion at any time without any notice or liability to any party.
21. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to this Promotion and the Rewards, these terms and conditions shall prevail.
22. The Bank's decision on all matters relating to this Promotion (including the Rewards) shall be final. No correspondence or claims will be entertained.
23. By completing and submitting the Online Application Form to participate in this Promotion, each Eligible Customer:
 - (c) confirms that it is lawfully providing its data and the information submitted in the Online Application Form or any information as may be requested by the Bank from time to time in relation to the Promotion (including any Personal Data), for the Bank to collect, use, disclose, process and store for the purposes of: (i) promoting, conducting and administering the Promotion, including any communications relating to the Promotion, whether to the Customer or otherwise; (ii) providing digital solutions, products or services to that Customer, whether in connection with this Promotion, the Rewards or its business account with the Bank; (iii) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations ("DBS Group"); and (iv) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator; and
 - (d) undertakes, represents, and warrants to the Bank that in relation to any Personal Data that the Customer is disclosing to the Bank, the Customer has notified such individual of the purposes for which the Bank may use his/her Personal Data and has obtained such individual's consent for the collecting, processing, use and disclosure of his/her Personal Data by the Bank in accordance with the terms and conditions of the Promotion.

For the purposes of this Clause, "Personal Data" means personal data as defined in the Personal Data Protection Act 2012 of the Republic of Singapore and its amendments from time to time.

24. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.

Deposit Insurance Scheme

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 S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.