

Terms & Conditions Governing the DBS x StarHub Digital Bundle for SMEs (the “DBS x StarHub Digital Bundle”)

1. The DBS x StarHub Digital Bundle is valid from 13 December 2021 to 31 March 2022 (both dates inclusive) (the “**Promotion Period**”).
2. The DBS x StarHub Digital Bundle is open only to small-to-medium enterprise entities (“**SMEs**”) who do not have an existing corporate relationship with DBS Bank Ltd. (the “**Bank**”).
3. To participate in the DBS x StarHub Digital Bundle, each SME must:
 - (a) fill out and submit the online form located at <https://www.dbs.com.sg/sme/dbs-forms/starhub-promo> to indicate interest in the DBS x StarHub Digital Bundle (the “**Interest Form**”);
 - (b) apply for a DBS Business Account using the online application form located at <https://smeportal.dbs.com/sg/accounts/#/> within the Promotion Period; and
 - (c) successfully open a DBS Business Account,
 (each such Customer, an “**Eligible Customer**”).
4. Eligible Customers will be entitled to sign up with StarHub Ltd. (“**StarHub**”) for the following products or services provided by StarHub (“**StarHub Product**”) at promotional rates (mentioned in the same row as that product or service):

StarHub Product	Promotional Rates
StarHub Business Broadband (2-year contract)	<p>24-month contract with first 5 months free and S\$98 per month (after GST) thereafter, including the following features which are indicative only:</p> <ul style="list-style-type: none"> • Free Static IP for 24 months • 350Mbps Business Static Fibre Broadband • FREE Broadband Shield Firewall • Waiver of one-time charge, Router Rental and Installation <p>Each Eligible Customer must be and will only be entitled to one sign up for this StarHub Product at the above promotional rates.</p>
StarHub Business Mobile Line – Biz+ Lite SIM Only (1-year plan)	<p>12-month contract with first 6 months free and S\$21 per month (after GST) thereafter, including the following features which are indicative only:</p> <ul style="list-style-type: none"> • 3GB + extra 50GB data per month • 200 mins + extra 1000 mins talktime mins per month • 50 SMS per month • Free Caller Number Display, International Roaming IDD 018 • Waiver of one-time charge and SIM card fees <p>Each Eligible Customer and will only be entitled to one sign up for this StarHub Product at the above promotional rates.</p>



5. Eligible Customers will be referred to and contacted by a StarHub representative to assist with signing up for the relevant StarHub product or service.
6. Each Eligible Customer that signs up for a StarHub Product at the promotional rates set out in paragraph 4 above (“**StarHub Promotion Product**”) must set up a GIRO arrangement for the payment of its bills in respect of such StarHub Promotion Product within 60 days after entering into a contract with StarHub in relation to such StarHub Promotion Product. If such Eligible Customer fails to set up a GIRO arrangement with such 60-day period, StarHub may bill such Eligible Customer an administrative fee of S\$100 in accordance with the terms and conditions of the relevant contract and / or forms with StarHub.
7. By participating in the DBS x StarHub Digital Bundle and submitting the Interest Form, each Eligible Customer:
 - (a) acknowledges and agrees that the Bank’s decision on the approval of its qualification for the DBS x StarHub Digital Bundle is final and made at the Bank’s sole discretion;
 - (b) acknowledges and agrees that:
 - (i) the products and services offered by StarHub in connection with the DBS x StarHub Digital Bundle (including, for the avoidance of doubt, the StarHub Promotion Products) shall be subject to such further terms and conditions that the Eligible Customer may need to agree with StarHub separately from these terms and conditions, including terms and conditions in relation to the billing of the administrative fee by StarHub as specified in paragraph 6 above. StarHub may refuse to provide any products or services at StarHub’s discretion, and may from time to time withdraw, suspend or vary any of the terms relating to the StarHub Promotion Products (including discontinuing the DBS x StarHub Digital Bundle at any time during the Promotion Period), without any notice or liability to any party; and
 - (ii) the Bank is not an agent of StarHub and makes no warranty or representation as to the quality, merchantability or fitness for purpose of StarHub’s products or services;
 - (c) acknowledges and agrees that any disputes arising out of any transactions in relation to such products or services provided by StarHub are to be resolved directly with the relevant parties and DBS shall not be liable for any such disputes;
 - (d) confirms that it is lawfully providing its data and the information submitted in the Application Form or any information as may be requested by the Bank from time to time in relation to the DBS x StarHub Digital Bundle (including any Personal Data), for the Bank to collect, use, disclose, process and store for the purposes of: (i) promoting, conducting and administering the DBS x StarHub Digital Bundle, including but not limited to any communications relating to the DBS x StarHub Digital Bundle, whether to that Eligible Customer, StarHub or otherwise; (ii) providing products or services to that Eligible Customer, whether in connection with this DBS x StarHub Digital Bundle, the products or services provided by StarHub, any account opening application with the Bank or otherwise; (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;
 - (e) undertakes, represents and warrants to the Bank that in relation to any Personal Data that the Eligible Customer is disclosing to the Bank, the Eligible 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 collection, processing, use and disclosure of his/her Personal Data by the Bank in accordance with the provisions of the terms and conditions of the DBS x StarHub Digital Bundle; and

- (f) consents to the Bank providing: (i) information provided by the Eligible Customer, including without limitation information provided in the Interest Form and Personal Data of its representatives; and (ii) information relating to the Eligible Customer, to StarHub for the purposes of promoting, conducting and/or administering the DBS x StarHub Digital Bundle and/or providing the StarHub Products to such Eligible Customer.

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.

8. Under no circumstances will the Bank be held responsible or liable in any way for any claims, damages, losses, expenses, costs or liabilities whatsoever (including, without limitation, any direct or indirect damages, loss of profits, business interruption or loss of information) resulting or arising directly or indirectly from: (a) the Eligible Customer’s association with, use of or inability to use the products or services offered by StarHub; (b) the Eligible Customer’s reliance on the information and/or materials on the products or services that StarHub provides in connection with the DBS x StarHub Digital Bundle (whether on the Bank’s public webpage or otherwise provided to the Eligible Customer); or (c) any communications, or any kind of relationship established, between the Eligible Customer and StarHub.
9. Under no circumstances will StarHub be held responsible or liable in any way for any indirect or consequential damages, loss of profits, business interruption or loss of information resulting or arising directly or indirectly from (a) the Eligible Customer’s association with, use of or inability to use the products or services offered by StarHub; or (b) the Eligible Customer’s reliance on the information and/or materials on the products or services that StarHub provides in connection with the DBS x StarHub Digital Bundle.
10. The Bank may vary these terms and conditions or discontinue the DBS x StarHub Digital Bundle at any time without any notice or liability to any party.
11. The Bank’s decision on all matters relating to the DBS x StarHub Digital Bundle shall be final. No correspondence or claims will be entertained.
12. The DBS x StarHub Digital Bundle is not valid with any other on-going offers, promotions, vouchers, rebates or privileges, unless otherwise stated.
13. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.

Deposit Insurance Scheme – Question to DBS: what is this?

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\$75,000 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\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.