

***Terms & Conditions Governing the DBS SME Banking SG5 Campaign (“Campaign”) for New Accounts.***

Your participation in the Campaign constitutes acceptance of these Terms & Conditions.

**1. Campaign Enrolment**

1.1 The Campaign period shall be from 17 March 2020 to 31 August 2020, both dates inclusive (“**Campaign Period**”).

1.2 The Campaign is only open to customers of [SG5 Pte. Ltd.] (“**SG5**”) who sign up via the **Sign-up Now** link on the DBS “SG5 Campaign” page (“**Eligible SG5 Customers**”).

**2. Beer Cartons**

2.1 Eligible SG5 Customers shall be entitled to receive complimentary beer cartons if they successfully complete the Qualifying Activities (as set out below) during the Campaign Period.

2.2 The number of complimentary beer cartons an Eligible SG5 Customer is entitled to receive shall be based on the Qualifying Activities which that Eligible SG5 customer successfully completes within the Campaign Period.

2.3 The choice of beer carton will be determined by DBS Bank Ltd. (the “**Bank**”).

2.4 The Gift(s) will be delivered to you by SG5 by 31 October 2020.

**3. Qualifying Activities**

3.1 The Qualifying Activities are as follows:

**3.1.1 Successful Account Opening Online (“New Account Qualifying Activity”)**

- (a) An Eligible SG5 Customer which is not an existing corporate banking customer of the Bank is eligible to participate in this New Account Qualifying Activity.
- (b) To participate in this New Account Qualifying Activity, an Eligible SG5 Customer must:
  - (i) apply online via [<https://www.dbs.com.sg/sme/dbs-forms/accounts/account-opening.page>] for either a business Digital Account or a Multi-Currency Account within the Campaign Period; and
  - (ii) have a business Digital Account or a Multi-Currency Account successfully opened within the Campaign Period.
- (c) An Eligible SG5 Customer who successfully completes this New Account Qualifying Activity will receive 2 complimentary beer cartons.

**3.1.2 PayNow transactions for payments to SG5 (“Scan and Pay Qualifying Activity”)**

- (a) All Eligible SG5 Customers are eligible to participate in this Scan and Pay Qualifying Activity.
- (b) To participate in this Scan and Pay Qualifying Activity, an Eligible SG5 Customer must make at least 5 successful payments to SG5 via PayNow from its DBS business Digital Account or Multi-Currency Account within the stated Campaign Period.
- (c) An Eligible SG5 Customer who successfully completes this Scan and Pay Qualifying Activity will receive 1 complimentary beer carton.

**3.1.3 Fresh Funds Deposit (“Fresh Funds Qualifying Activity”)**

- (a) All Eligible SG5 Customers are eligible to participate in this Fresh Funds Qualifying Activity.
- (b) To participate in this Fresh Funds Qualifying Activity, an Eligible SG5 Customer must make a Fresh Funds Deposit into its DBS Digital Account or Multi-Currency Account before 1 June 2020 and maintain an Average Account Balance of at least S\$28,000 from 1 June 2020 to 31 August 2020, both dates inclusive.
- (c) An Eligible SG5 Customer who have signed up for DBS SME Banking Lunar New Year Campaign will have to make an additional Fresh Funds Deposit of S\$28,000 to participate in this Fresh Funds Qualifying Activity.
- (d) An Eligible SG5 Customer who successfully completes this Fresh Funds Qualifying Activity will receive 1 complimentary beer carton.
- (e) For the purpose of this Fresh Funds Qualifying Activity:

**“Average Account Balance”** is the amount determined by the Bank by dividing the sum of each day-end account balance by the number of days in the period from 1 June 2020 to 31 August 2020, both dates inclusive; and

**“Fresh Funds Deposit”** refers to funds transferred from non-DBS/POSB accounts, through cheque(s), cashier’s order(s), demand draft(s) and MEPS receipt, into the stipulated DBS business account. It excludes any funds from any DBS/POSB account and funds deposited via any DBS/POSB cheque(s), DBS/POSB cashier’s order(s), or DBS/POSB demand draft(s).

**3.1.4 Start Digital (“Start Digital Qualifying Activity”)**

- (a) An Eligible SG5 Customer which:

## SG5 Campaign 2020 (DBS SME Banking)

- (i) is classified as a Small and Medium Enterprise (SME) by Enterprise Singapore;
- (ii) does not already have Start Digital solutions with any other provider;
- (iii) has no less than 30% of its shareholding held by Singapore citizens or Permanent Residents (PRs);
- (iv) is registered and incorporated in Singapore; and
- (v) has an annual sales turnover (at group level) of not more than S\$100 million or employment size not exceeding 200 employees,

is eligible to participate in this Start Digital Qualifying Activity.

(b) To participate in this Start Digital Qualifying Activity, an Eligible SG5 Customer must:

(i) select at least 2 of the below Start Digital solutions:

- DBS MAX
- Financio
- Talenox Suite; and

(ii) have the 2 selected Start Digital solutions successfully activated by the solution providers within the Campaign Period.

(c) The [Start Digital Terms & Conditions](#) apply.

(d) An Eligible SG5 Customer who successfully completes this Start Digital Qualifying Activity will receive 2 complimentary beer cartons.

### 3.1.5 Bonus

- (a) An Eligible SG5 Customer which is not an existing corporate banking customer of the Bank will receive 2 complimentary beer cartons if it successfully completes the New Account Qualifying Activity, the Scan and Pay Qualifying Activity, the Fresh Funds Qualifying Activity and the Start Digital Qualifying Activity.
- (b) An Eligible SG5 Customer which is an existing corporate banking customer of the Bank will receive 2 complimentary beer cartons if it successfully completes the Scan and Pay Qualifying Activity, the Fresh Funds Qualifying Activity and the Start Digital Qualifying Activity.

#### 4. General

- 4.1 The Bank reserves the right to withdraw, substitute or replace the campaign's medium of reward to one of similar cash value without giving prior notice or assigning any reason.
- 4.2 The Bank reserves the right to withdraw, substitute or replace the campaign's medium of reward to one of similar cash value without giving prior notice or assigning any reason.
- 4.3 All Eligible SG5 Customers will be notified of the number of complimentary beer cartons they are eligible to receive by 16 October 2020.
- 4.4 To the extent provided by the law, the Bank may vary the terms and conditions or discontinue this Campaign at any time without any notice or liability to any party.
- 4.5 The Bank's decision on all matters relating to this Campaign shall be final. No correspondence or claims will be entertained.
- 4.6 By agreeing to participate in this Campaign, each Eligible SG5 Customer confirms that it is lawfully providing its data for the Bank to use and disclose for the purposes of: (i) providing products or services to that Eligible SG5 Customer, whether in connection with this Campaign or business account with the Bank; (ii) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations ("**DBS Group**"); and (iii) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator.
- 4.7 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\$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.