



Terms & Conditions Governing the DBS and SkillsFuture Partnership Campaign (the “DBS x SkillsFuture Partnership”)

1. The DBS x SkillsFuture Partnership is valid from 15 July 2022 to 14 July 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The DBS x SkillsFuture Partnership is open only to customers of DBS Bank Ltd. (the “Bank”) that are small-to-medium enterprise entities (“**SMEs**”). SMEs are defined as businesses:
 - (a) Classified as a Small and Medium Enterprise by Enterprise Singapore;
 - (b) Registered and incorporated in Singapore with no less than 30% of its shareholding held by Singapore citizens or Permanent Residents (PRs); and
 - (c) With an annual sales turnover (at group level) of not more than SGD 100 million or employment size not exceeding 200 employees.
3. To participate in the DBS x SkillsFuture Partnership, each SME must:
 - (a) fill out and submit the online form located at <https://www.dbs.com.sg/sme/dbs-forms/smeskillsbooster> or relevant event registration page to indicate interest in the DBS x SkillsFuture Partnership (the “**Interest Form**”); and
 - (b) complete the training programme(s) set out by DBS and SkillsFuture Singapore.(each such Customer, an “**Eligible Customer**”).
4. Eligible Customers might be contacted by a SkillsFuture representative to verify their participation in training programmes.
5. By participating in the DBS x SkillsFuture Partnership 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 SkillsFuture Partnership is final and made at the Bank’s sole discretion;
 - (b) acknowledges and agrees that:
 - (i) the products and services offered by SkillsFuture-accredited training providers shall be subjected to further terms and conditions that the Eligible Customer may need to agree with SkillsFuture-accredited training providers separately from these terms and conditions. SkillsFuture-accredited training providers may refuse to provide any products or services at their discretion, and may from time to time withdraw, suspend or vary any of the terms relating to their training programmes, without any notice or liability to any party; and
 - (ii) the Bank is not an agent of SkillsFuture and the SkillsFuture-accredited training providers and makes no warranty or representation as to the quality, merchantability or fitness for purpose of their products or services;
 - (c) acknowledges and agrees that any disputes arising out of any transactions in relation to such products or services provided by SkillsFuture and SkillsFuture-accredited training providers 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 Interest Form or any information as may be requested by the Bank from time to time in relation to the DBS x SkillsFuture Partnership (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 SkillsFuture Partnership, including but not limited to any communications relating to the DBS x SkillsFuture Partnership, whether to that Eligible

Customer, SkillsFuture, SkillsFuture-accredited training provider or otherwise; (ii) providing products or services to that Eligible Customer, whether in connection with this DBS x SkillsFuture Partnership, the products or services provided by SkillsFuture and/or SkillsFuture-accredited training providers, 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 SkillsFuture Partnership; 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 SkillsFuture and SkillsFuture-accredited training providers for the purposes of promoting, conducting and/or administering the DBS x SkillsFuture Partnership and/or providing the training programmes 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.

6. 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 SkillsFuture and SkillsFuture-accredited training providers; (b) the Eligible Customer’s reliance on the information and/or materials on the products or services that SkillsFuture and SkillsFuture-accredited training providers provides in connection with the DBS x SkillsFuture Partnership (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 SkillsFuture and SkillsFuture-accredited training providers.
7. Under no circumstances will SkillsFuture 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 SkillsFuture; or (b) the Eligible Customer’s reliance on the information and/or materials on the products or services that SkillsFuture provides in connection with the DBS x SkillsFuture Partnership.
8. The Bank may vary these terms and conditions or discontinue the DBS x SkillsFuture Partnership at any time without any notice or liability to any party.
9. The Bank’s decision on all matters relating to the DBS x SkillsFuture Partnership shall be final. No correspondence or claims will be entertained.
10. The DBS x SkillsFuture Partnership is not valid with any other on-going offers, promotions, vouchers, rebates or privileges, unless otherwise stated.
11. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.