

Terms & Conditions Governing the DBS Start Digital Pack

1. The Start Digital Pack is subject to any terms and conditions imposed by Enterprise Singapore (“ESG”) and the Infocomm Media Development (“IMDA”).
2. To be eligible for this DBS Start Digital Pack, businesses must (“Eligibility Criteria”):
 - (i) Be classified as a Small and Medium Enterprise (SME) by Enterprise Singapore;
 - (ii) Be registered and incorporated in Singapore, with no less than 30% of its shareholding held by Singapore citizens or Permanent Residents (PRs);
 - (iii) Have an annual sales turnover (at group level) of not more than S\$100 million or employment size not exceeding 200 employees;
 - (iv) Not have adopted solutions under the same programme with DBS or with any other banks or telecommunications providers in Singapore.
3. Unless otherwise stated, each service has a contract term of either 18 months or 24 months, during which the respective promotional subscription rates will apply. Prevailing subscription rates or prices will be payable after the respective promotional contract terms.
4. To apply for the DBS Start Digital Pack, an applicant must:
 - a. Fulfil the Eligibility Criteria mentioned in Clause 2;
 - b. Access the DBS Start Digital public [webpage](#) and submit to DBS Bank Ltd (“DBS”) a completed online application form selecting their choice of digital solutions;
 - c. Have all digital solutions approved and activated^ by the service providers on or before 31 December 2021; and
 - d. Fully comply with the terms & conditions governing the digital solutions.
5. Applicants will need to select either 1 of the Specially Curated Bundles shown below or select at least 2 other solutions of their choice (from different categories).
 - a. **Google Workspace and Xero**
 - Google Workspace Business Starter Plan: Monthly subscription fee of S\$8 per user for 3 Business Starter Plan users will be waived for 12 months from activation date
 - Xero Standard Edition: Monthly subscription fee of US\$30 per month (Standard Plan) will be waived for the first 6 months from account activation date.
 - b. **Xero and Talenox**
 - Xero Standard Edition: Monthly subscription fee of US\$30 per month (Standard Plan) will be waived for the first 6 months from account activation date.
 - Talenox Suite Plan: Receive S\$720 worth of Talenox Credits into their Talenox account. Credits can be used to offset Talenox Suite’s monthly subscription fees.
 - c. **Financio and Payboy**
 - Financio Essentials Plan: Monthly subscription fee of S\$15 per month will be waived for 18 months from account activation date.
 - Payboy: Receive S\$540 worth of Payboy Credits into their Payboy account. Credits can be used to offset Payboy’s monthly subscription fees.



6. The promotional subscription rates for the following solutions mentioned in Clause 5 (**Talenox, Financio and Payboy**) will only apply when the applicant sign up for the Specially Curated Bundle.
7. Eligible applicants will be contacted accordingly as follows:
 - a. Applicants who have chosen the Google Workspace and Xero bundle will be contacted by the respective service providers via email/phone in this following format:
 - a.i Applicants will be contacted by Xero within five (5) working days to activate their accounts.
 - a.ii Applicants will be contacted by Google Workspace within five (5) working days upon first activation of their Xero accounts.
 - b. Applicants who have chosen the other combinations of digital solutions will be contacted by the respective service providers via email/phone within five (5) working days to activate their accounts.
8. Xero will be giving out S\$20 Takashimaya vouchers to applicants who have signed up for Xero successfully as one of their digital solutions. Applicants who have qualified for this S\$20 Takashimaya voucher will be contacted by Xero for further instructions.
9. By participating in this Promotion, an Applicant:
 - a. Consents to DBS referring its application details to the respective service providers for subsequent follow up;
 - b. Consent to DBS to collect and share its application details with Enterprise Singapore (ESG) and Infocomm Media Development Authority (IMDA) for the verification purposes of the Start Digital application.
 - c. Acknowledges and agrees that approvals on its applications for the Digital Solutions are made at each service provider's discretion;
 - d. Acknowledges that each service provider's decision is final, and DBS does not guarantee nor interfere with the approval process of any Digital Solution; and
 - e. Confirms that it is lawfully providing the data for DBS to use and disclose for the purposes of: (i) providing products or services to that Applicant, whether in connection with this Promotion; (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.
10. DBS's Terms and Conditions Governing Accounts (Applicable to Businesses/Non-Individuals) and Terms and Conditions governing services linked to the Account shall continue to apply. DBS may:
 - (i) Vary the terms and conditions or structure of the DBS Start Digital Pack ;
 - (ii) Discontinue this DBS Start Digital Pack Promotion at any time;

- (iii) Remove any Account from the DBS Start Digital Pack Promotion at its discretion without any notice or liability to any party.

- 11. DBS reserves the right to withdraw, substitute or replace the digital solutions offered with other item(s) of similar value without giving prior notice and without assigning any reason.

- 12. To the extent provided by law, DBS may vary the terms and conditions or discontinue this DBS Start Digital Pack at any time without any notice or liability to any party.

- 13. DBS's decision on all matters relating to this DBS Start Digital Pack shall be final. No correspondence or claims will be entertained.

- 14. Under no circumstances will DBS 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 for loss of profits, business interruption or loss of information) resulting or arising directly or indirectly from the customers' use of or inability to use the Start Digital solutions offered by the service providers, or from the customers' reliance on the information and materials on these digital solutions and service providers provided on the DBS Start Digital public webpage or arising from communications between customers and service providers.

- 15. This DBS Start Digital Pack is not valid with any other on-going offers, promotions, vouchers, rebates, or privileges, unless otherwise stated.

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

^ Activation of Digital Solutions shall be defined as the service provider(s) having entered into a signed contractual agreement with an Applicant, along with documentation of any other form of acknowledgement or confirmation of offer and acceptance between the 2 parties. DBS only performs the role of a liaison and referral party. An Applicant is not required to do a first login or utilize the services of the Digital Solution to be eligible for the Promotion. An Applicant agrees that DBS may request for a copy of the signed agreement between the service providers and Applicants as proof of successful activation.