

SG60 Start-Up Bundle Promotion T&Cs

Terms & Conditions Governing the SG60 Start-Up Bundle Promotion (“**Promotion**”).

1. The Promotion period shall be from 4 May 2025 to 30 September 2025, both dates inclusive (“**Sign Up 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 have an existing corporate relationship with DBS Bank Ltd. (the “**Bank**”).
3. To participate in the Promotion, an SME must:
 - (a) apply for and successfully open a DBS Business Multi-Currency Account - Starter Bundle using the online application form located at “<https://smeportal.dbs.com/sg/accounts/#/>” within the Sign-Up Period; and
 - (b) enter the campaign code “**DBSSTART**” in the reference code field within the online account application form. Incorrect or incomplete input of the campaign code may result in ineligible campaign registration.
4. There will be no penalty for Customers who register for the campaign but do not meet the reward eligibility criteria.

Eligibility

5. To qualify for the Rewards (as defined below), a Customer must:
 - (a) successfully open a DBS Business Multi-Currency Account - Starter Bundle (the “**Account**”); and
 - (b) apply for a Business Advance+ Debit Card and successfully activate it within 90 days of receiving the card; and
 - (c) be one of the first 1000 customers to do so (or such other upper limit as the Bank may determine in its sole and absolute discretion),(each such Customer, a “Qualifying Customer”).
6. For the avoidance of doubt, customers who open an account under the DBS Business Multi-Currency Account (i.e. non-starter bundle accounts) are **excluded** from this campaign.

Rewards

7. The first 1000 Qualifying Customers are eligible for the following rewards (“**Rewards**”), subject to the conditions set out in these terms and conditions and more specifically below:

- (a) a one-time waiver of the S\$10 monthly fee for 12 months, for the DBS Business Multi-Currency Account - Starter Bundle, exclusively available to companies incorporated in Singapore in 2025.
- 8. Only Qualifying Customers that have qualified to receive Rewards will be informed of their eligibility to receive a Reward.
- 9. The Bank reserves the right to withdraw any Reward, or substitute or replace any Reward with another reward of similar value, without giving prior notice.
- 10. The Bank reserves the right to claw back any Reward given if the DBS Business Multi-Currency Account - Starter Bundle is closed within 12 months from the date of being opened.
- 11. The Bank may vary the terms and conditions or discontinue the Rewards at any time without any notice or liability to any party.

General Terms and Conditions

- 12. The Bank may vary the terms and conditions or discontinue this Promotion at any time without any notice or liability to any party.
- 13. 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.
- 14. The Bank's decision on all matters relating to this Promotion (including the Rewards) shall be final. No correspondence or claims will be entertained.
- 15. By completing and submitting the Sign-up Form to participate in this Promotion, each Customer:
 - (a) confirms that it is lawfully providing its data and the information submitted in the Signup 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

- (b) 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.

- 16. 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.