

Terms & Conditions Governing the Specially Curated Bundles eDM Promotion ("Promotion")

Participation in the Promotion constitutes acceptance of these Terms & Conditions.

1. The Promotion period shall be from 9 September 2021 to 30 April 2022, both dates inclusive ("**Promotion Period**").
2. The Promotion is open to customers of DBS Bank Ltd. (the "**Bank**") who have received an electronic direct mailer ("**EDM**") in relation to this Promotion ("**Customers**").
3. To participate in the Promotion and be eligible for redemption of the Reward (defined below), Customers must:
 - (i) submit a duly completed application for one of the specially curated bundles offered under the DBS Start Digital Pack (as indicated on the [DBS Start Digital Pack public webpage](#) for reference only) ("**Specially Curated Bundles**") using link to the sign up button 'Sign up here now!' set out in the EDM ("**Application Form**") by the deadline stated in the EDM; and
 - (ii) successfully receive approval from the relevant third party service providers and complete activation of the digital solutions in the selected Specially Curated Bundle within 2 weeks after the deadline stated in the EDM,

("Eligible Customers"). For the purposes of determining successful activation of the digital solutions under paragraph 3(ii) above, a digital solution will be treated as successfully activated when a Customer enters into a signed contractual agreement with the relevant third party service provider, along with documentation of any other form of acknowledgement or confirmation of offer and acceptance between such Customer and the relevant third party service provider. For the avoidance of doubt, a Customer will not be required to complete a first login to, or utilise, the digital solution to participate in the Promotion and be eligible for the Reward.

4. Each Eligible Customer will be entitled to redeem a S\$50 Takashimaya voucher ("**Reward**"). Each Eligible Customer will receive a maximum of one Reward for the Promotion.
5. Each Eligible Customer will receive a letter from the Bank (sent to the mailing address provided in the Application Form) providing details for the redemption of the Reward ("**Redemption Letter**") by the end of the calendar month following the month in which the digital solutions in that Eligible Customer's selected Specially Curated Bundle were successfully activated.
6. Each Eligible Customer shall redeem the Reward in accordance with the terms and conditions and within the period set out in the Redemption Letter. No extension of time will be granted for the redemption of the Reward. In the event that an Eligible Customer fails to redeem the Reward within the period specified in the Redemption Letter, the Redemption Letter will be forfeited and that Eligible Customer shall not be entitled to any compensation, benefits or substitution in any form whatsoever.

7. By participating in this Promotion and/or submitting the Application Form, each Customer:
- (i) acknowledges and agrees that its application for one of the Specially Curated Bundles is subject to separate terms and conditions applicable to the DBS Start Digital Pack (including, but not limited to, the Terms & Conditions Governing the DBS Start Digital Pack Promotion accessible at: <https://www.dbs.com.sg/sme/pdf/start-digital-pack-tnc-2021.pdf> (as such URL may be updated from time to time));
 - (ii) acknowledges and agrees that: (a) the digital solutions in each Specially Curated Bundle are offered by third party service providers ("**Service Providers**") and shall be subject to separate terms and conditions that such Customer will need to agree with the relevant Service Providers; (b) the Bank is not an agent of the Service Providers and makes no warranty or representation as to the quality, merchantability or fitness for purpose of the Service Providers' digital solutions; (c) the approval and activation of any digital solution in a Specially Curated Bundle is made at the relevant Service Provider's sole discretion; and (d) the relevant Service Provider's decision relating to the approval and activation of such digital is final and the Bank does not guarantee or interfere with such decision or the approval and activation process;
 - (iii) agrees that the Bank may request for, and obtain, a copy of the signed agreement entered into between such Customer and a Service Provider for the purposes of verifying approval and activation of a digital solution;
 - (iv) confirms that it is lawfully providing its data, the information submitted in Application Form and 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 and store for the purposes of: (i) promoting, conducting and administering the Promotion, including any communications relating to the Promotion; whether to such Customer, the Service Providers or any third party engaged by the Bank in connection therewith; (ii) providing digital solutions, products or services to such Customer, whether in connection with this Promotion 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;
 - (v) undertakes, represents and warrants to the Bank that in relation to any Personal Data that such 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 collection, processing, use and disclosure of his/her Personal Data by the Bank in accordance with the terms and conditions of this Promotion; and
 - (vi) consents to the Bank disclosing information relating to the Customer (including, without limitation, any information provided in the Application Form or otherwise in connection with this Promotion and the Personal Data of its representatives) to such third party



service providers as may be engaged by the Bank from time to time for the purposes of administering and facilitating the redemption of the Reward.

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. The Bank reserves the right to withdraw the Reward, or substitute or replace the Reward with another reward of similar value, without giving prior notice and without assigning any reason.
9. The Bank may vary the terms and conditions of this Promotion or discontinue this Promotion at any time without any notice or liability to any Party.
10. The Bank’s decision on all matters relating to this Promotion shall be final. No correspondence or claims will be entertained.
11. 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 for loss of profits, business interruption or loss of information) resulting or arising directly or indirectly from: (i) this Promotion and/or the redemption of the Reward; (ii) the Customers’ association to, use of or inability to use the digital solutions offered by the Service Providers; (iii) the Customers’ reliance on the information and materials on the digital solutions and Service Providers provided on the DBS Start Digital Pack public webpage or the Application Form; or (iv) arising from communications or any kind of relationship established between the Customers and the Service Providers.
12. This Promotion 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.