<u>Terms and Conditions governing the “BG+Select+ Kickstart” Campaign (“Promotion”)</u>

Participation in this Promotion constitutes acceptance of these Terms and Conditions.

1. This Promotion is valid from 30 Jan 2024 to 31 Oct 2024 (both dates inclusive) ("Promotion Period") and is only applicable to Customers of DBS Bank Ltd. (the “Bank”) who have received an electronic direct mailer (“EDM”) in relation to this Promotion from the Bank (“Customers”).

2. For the purpose of Promotion “BG+Select+ Kickstart”, a "BG Application", in relation to a Customer, refers to that Customer's BG application(s) submitted to the Bank for a Security Bond, of which must be acceptable to the Bank.

3. To participate in the Promotion and be entitled to up to 20% discount of Select+ Package Insurance Policy (“Select+ policy”) underwritten by Chubb Insurance Singapore Ltd (“Chubb”), capped at S$500 (the “Reward”), a Customer must apply for a BG within the Promotion Period (such Customer, a “Qualifying Customer”).

4. For the purpose of this Promotion, the Reward will be applied to new applications of Select+ policy through the DBS channel and will not apply to existing Chubb customers switching or cancelling their existing Select+ policy within the last 3 months prior to the start of the campaign period, nor will it apply to renewal of Select+ policies bought through the DBS channel.

5. The Reward is subject to a minimum premium of S$200 per policy before applicable GST and will apply for policies that are bound within the Promotion Period.

6. Each Qualifying Customer may receive only one Reward for the Promotion. The Qualifying Customer will be notified by the Bank with details of the Reward.

7. If a Customer’s BG Application with the Bank fails to be valid, subsisting and in good standing at any point from the commencement of the Promotion Period up until 31 Oct 2024, the Qualifying Customer will no longer be eligible for the Reward.

8. Any Qualifying Customer notified of their eligibility to receive the Reward shall not be entitled to any compensation, benefits or substitution in any form whatsoever should the Reward be subsequently forfeited.

9. The Bank reserves the right to change the terms of this Promotion (including forfeiting any Reward already awarded, substituting, or replacing any Reward of similar value, extending or shortening the Promotion Period or withdrawing this Promotion) at any time without prior notice, reason or liability to any party.

10. The Bank’s decision on all matters relating to this Promotion (including, without limitation, determining the transactions and the Customers who are eligible for the Reward) shall be final and conclusive and shall be binding on the Customer. No correspondence or claims will be entertained.

11. The Bank shall not be liable for any costs, expenses, liabilities, losses or damages whatsoever and howsoever incurred or to be incurred by any Customer arising from or in connection with this Promotion.

12. By participating in this Promotion, each Customer confirms that it is lawfully providing the data for the Bank to use and disclose for the purposes of:

    a) providing products or services to that Customer, whether in connection with this Promotion or its application for any Trade Facility or any Trade Bills Submission; and
    b) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations ("DBS Group"); and

c) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator.

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

Terms and Conditions governing the "More BG+Select+" Campaign ("Promotion")

Participation in the Promotions constitute acceptance of these Terms and Conditions.

1. The Promotions are valid from 30 Jan 2024 to 31 Oct 2024 (both dates inclusive) ("Promotion Period") and is only applicable to Customers of DBS Bank Ltd. (the "Bank") who have received an electronic direct mailer ("EDM") in relation to the Promotions from the Bank ("Customers").

2. For the purpose of Promotion "More BG+Select+", a "BG Application", in relation to a Customer, refers to that Customer's BG application(s) submitted to the Bank for a Security Bond, of which must be acceptable to the Bank.

3. To participate in the Promotion and be entitled to a S$50 CapitaLand voucher and 20% discount off the premiums for a new Select+ Package Insurance Policy ("Select+ policy") underwritten by Chubb Insurance Singapore Ltd ("Chubb"), capped at S$500 (the "Reward"), a Customer must:

   a. have an existing Chubb policy throughout the Promotion Period; and
   b. be the first 100 Customers to submit a BG Application during the Promotion Period.

   (such Customer, a "Qualifying Customer").

4. For the purpose of this Promotion, the Reward will be applied to new applications of Select+ policy through the DBS channel and will not apply to existing Chubb's customers switching or cancelling their existing Select+ policy within the last 3 months prior to the start of the campaign period, nor will it apply to renewal of Select+ policies bought through the DBS channel.

5. The Reward is subject to a minimum premium per policy of S$200 before applicable GST and will apply for policies that are bound within the Promotion Period.

6. Each Qualifying Customer may receive only one Reward for the Promotion. The Qualifying Customer will be notified by the Bank with details of the Reward.

7. If a Customer's BG Application with the Bank fails to be valid, subsisting and in good standing at any point from the commencement of the Promotion Period up until 31 Oct 2024, the Qualifying Customer will no longer be eligible for the Reward.

8. Any Qualifying Customer notified of their eligibility to receive the Reward shall not be entitled to any compensation, benefits or substitution in any form whatsoever should the Reward be subsequently forfeited.

9. The Bank reserves the right to change the terms of this Promotion (including forfeiting any Reward already awarded, substituting or replacing any Reward of similar value, extending or shortening the Promotion Period or withdrawing this Promotion) at any time without prior notice, reason or liability to any party.

10. The Bank's decision on all matters relating to this Promotion (including, without limitation, determining the transactions and the Customers who are eligible for the Reward) shall be final and conclusive and shall be binding on the Customer. No correspondence or claims will be entertained.

11. The Bank shall not be liable for any costs, expenses, liabilities, losses or damages whatsoever and howsoever incurred or to be incurred by any Customer arising from or in connection with this Promotion.

12. By participating in this Promotion, each Customer confirms that it is lawfully providing the data for the Bank to use and disclose for the purposes of:

    a) providing products or services to that Customer, whether in connection with this Promotion or its application for any Trade Facility or any Trade Bills Submission; and
    b) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations ("DBS Group"); and
    c) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator.

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<u>Terms and Conditions governing the “Engage BG+Select+” Campaign (“Promotion”)</u>

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

1. The Promotion is valid from 30 Jan 2024 to 31 Oct 2024 (both dates inclusive) ("Promotion Period") and is only applicable to Customers of DBS Bank Ltd. (the “Bank”) who have received an electronic direct mailer (“EDM”) in relation to the Promotions from the Bank (“Customers”).

2. For the purpose of Promotion “Engage BG+Select+”, a "BG Application", in relation to a Customer, refers to that Customer's BG application(s) submitted to the Bank for a Security Bond, of which must be acceptable to the Bank.

3. To participate in the Promotion and be entitled to up to 20% discount of the Select+ Package Insurance Policy (“Select+ policy”) underwritten by Chubb Insurance Singapore Ltd (“Chubb”), capped at S$500 (the “Reward”), a Customer must submit a BG Application within the Promotion Period (such Customer, a “Qualifying Customer”).

4. For the purpose of this Promotion, the Reward will be applied to new applications of Select+ policy through the DBS channel and will not apply to existing Chubb customers switching or cancelling their existing Select+ policy within the last 3 months prior to the start of the campaign period, nor will it apply to renewal of Select+ policies bought through the DBS channel.

5. The Reward is subject to a minimum premium per policy of S$200 before applicable GST and will apply for policies that are bound within the Promotion Period.

6. Each Qualifying Customer may receive only one Reward for the Promotion. The Qualifying Customer will be notified by the Bank with details of the Reward.

7. If a Customer’s BG Application with the Bank fails to be valid, subsisting and in good standing at any point from the commencement of the Promotion Period up until 31 Oct 2024, the Qualifying Customer will no longer be eligible for the Reward.

8. Any Qualifying Customer notified of their eligibility to receive the Reward shall not be entitled to any compensation, benefits or substitution in any form whatsoever should the Reward be subsequently forfeited.

9. The Bank reserves the right to change the terms of this Promotion (including forfeiting any Reward already awarded, substituting or replacing any Reward of similar value, extending or shortening the Promotion Period or withdrawing this Promotion) at any time without prior notice, reason or liability to any party.

10. The Bank's decision on all matters relating to this Promotion (including, without limitation, determining the transactions and the Customers who are eligible for the Reward) shall be final and conclusive and shall be binding on the Customer. No correspondence or claims will be entertained.

11. The Bank shall not be liable for any costs, expenses, liabilities, losses or damages whatsoever and howsoever incurred or to be incurred by any Customer arising from or in connection with this Promotion.

12. By participating in this Promotion, each Customer confirms that it is lawfully providing the data for the Bank to use and disclose for the purposes of:

    a) providing products or services to that Customer, whether in connection with this Promotion or its application for any Trade Facility or any Trade Bills Submission; and
    b) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations ("DBS Group"); and
    c) complying with any requirement, as DBS Group reasonably deems necessary, under any law or of any court, government authority or regulator.

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