

Terms and Conditions Governing DBS Multiplier Account USD Bonus Interest Promotion (April 2025) (“Promotion”)

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

1. The Promotion period is from 2 April 2025 to 30 June 2025 (“Promotion Period”), both dates inclusive.
2. During the Promotion Period, you will be eligible to earn Bonus Interest on your USD deposits in your DBS Multiplier account. The bonus interest rates vary according to the balance tiers reflected in the table below.

DBS Multiplier Account Balance	Prevailing Interest Rate (p.a.)	Bonus Interest Rate (p.a.)	Total Interest Rate (p.a.)
First USD\$10,000	0.03%	0.00%	0.03%
Next USD\$90,000	0.03%	1.97%	2.00%
Next USD\$250,000	0.03%	2.97%	3.00%
Next USD\$650,000	0.05%	3.95%	4.00%
Next USD\$2,000,000	0.05%	3.95%	4.00%
Remaining balance >USD\$3,000,000	0.05%	0.00%	0.05%

Prevailing interest rates are subject to change. Please refer to our website for the latest prevailing interest rates for DBS Multiplier account.

3. Interest for your USD deposits will be calculated in the following manner:
 - Daily interest earned for each balance tier is calculated and rounded off to the nearest 2 decimal places.
 - Each day’s interest earned is summed up.
 - The entire month’s interest is then summed up.

The monthly interest payment credited to your DBS Multiplier account will include both Bonus Interest and the interest earned at the prevailing rate.

4. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
5. DBS’ decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
6. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
7. The decision of DBS Bank on all matters relating to terms and conditions shall be final, binding, and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation. Subject to and without prejudice to the generality of the foregoing, DBS Bank’s record of the entries shall be final, binding, and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
8. Customers consent under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of their personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the DBS Privacy Policy.

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 Retirement 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.