

Terms and Conditions Governing digiPortfolio - ‘Kickstart your investment journey’ March promotion (“Promotion”)

By participating in this promotion, you agree to the following Terms and Conditions governing the Promotion.

1. Customers of DBS or POSB (each, a “**Customer**”) who have successfully opened an Internet Banking account are eligible to participate in the Promotion.
2. Promotional period: **1 March 2025 to 31 March 2025** (the “**Promotional Period**”).
3. Promotion: Customers who satisfy the following qualifying criteria during the Promotional Period will be entitled to a SGD-denominated Retirement digiPortfolio with units worth S\$68 credited into the digiPortfolio (“the **Gift**”).
4. Qualifying criteria

Category	Eligible Products (Refer below for more details)
Protect	Regular premium protection plan with annual premium of at least S\$500.
	DriveShield car insurance
Grow	Regular premium participating or investment-linked plan with an annual premium of at least S\$6,000.
	Single premium insurance plan of at least S\$15,000 (excluding Manulife Goal series).
	Cumulative Unit Trust investments of at least S\$10,000 (excluding CPF and SRS investments); applicable for Retail customers only

5. For all Eligible Products, excluding Unit Trust investments, the Customer’s application must be signed between **1 March 2025 and 31 March 2025 (both dates inclusive)**; and issued by **7 April 2025**. Applications issued after 7 April 2025 will be considered for the subsequent month’s promotion (if applicable).
6. In order to receive the Gift, Customers must (1) log in to the DBS digibank app, (2) click on the Plan tab found at the bottom of the digibank screen and then (3) click the claim button displayed on a promotion alert between **15 April 2025 and 30 April 2025**. Each Customer will be entitled to 1 Gift per Promotional Period.
7. Fulfilment of the Gift
 - Only eligible for customers with internet banking access.
 - For Customers who are not invested in the SGD-denominated Retirement digiPortfolio, the digiPortfolio will be created and the Gift will be available in DBS digibank by 6 May 2025.
 - For Customers who are already invested in the SGD-denominated Retirement digiPortfolio (regardless of model allocation) as of 15 April 2025, the Gift will be in the form of a S\$68 credited into the existing portfolio by 6 May 2025. If there are more than 1 SGD-denominated Retirement digiPortfolio, the Gift will be credited into the portfolio that was most recently opened.

- The number of units that are credited into the SGD-denominated Retirement digiPortfolio will be determined based on the prevailing value of the underlying units in such digiPortfolio. All calculations will be made by DBS and are final.
8. Each Customer is entitled to one Gift, regardless of the number of Eligible Products they sign up for.
 9. DBS shall not be liable in any way to any party for any loss or damage or expenses arising in connection with the Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed, delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.
 10. These terms and conditions shall be read in conjunction with the terms and conditions governing the Relevant Account, the Terms and Conditions Governing Electronic Services and the DBS Privacy Policy, which are available on DBS' website at www.dbs.com.sg. In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.
 11. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
 12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party. DBS may replace, withdraw, or add to the Qualifying criteria at any time without notice or liability.
 13. The Customer consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of his/her personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and the Customer confirms that he/she agrees to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on www.dbs.com/privacy.

Important note about digiPortfolio

- digiPortfolio is an investment portfolio which invests in units of underlying Unit Trusts or Exchange Traded Funds and further investments will require the investor to satisfy the Customer Knowledge Assessment or Client Account Review questionnaire.
- The Retirement digiPortfolio utilises a glidepath strategy which determines the portfolio's asset allocation based on an individual's number of years to retirement. By default, the national retirement age of 63 is used for this purpose. More information on digiPortfolio is available on the DBS website.
- The advantage of a digiPortfolio is that DBS manages it entirely for you. This means that you authorise DBS to make all investment decisions. The value of the units may rise as well as fall. Any past performance, projection, forecast or simulation of results is not necessarily indicative of the future or likely performance of any investment. The management fee of digiPortfolio is currently 0.25% p.a. – 0.75% p.a. calculated daily based on the daily Portfolio value on a 365/366-day year.

Detailed list of eligible products

Category	Eligible products
Protect – Regular premium	LifeReady ManuProtect Decreasing ManuProtect Term

Protect – Car Insurance	DriveShield
Grow – Regular premium	Manulife FlexiRetire Manulife GrowSecure Manulife InvestReady Manulife IncomeGen Manulife IncomeSecure Manulife Spring Manulife SmartRetire ReadyBuilder
Grow – Single premium	Manulife FlexiRetire ReadyBuilder
Grow – Investments	Cumulative Unit Trust investments of at least S\$10,000 (excluding CPF and SRS investments)