

Terms and Conditions Governing digiPortfolio - ‘Get your bonus 4% p.a.’ April 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 April to 30 April 2025** (the “**Promotional Period**”).
3. Promotion: Customers who satisfy the following qualifying criteria during the Promotional Period will be eligible for 4% p.a. bonus credit in units on the first S\$10,000 invested in a SGD-denominated Retirement digiPortfolio (“**Gift**”) for a fixed period (Clause 5).
4. Qualifying criteria

Category	Eligible Products (Refer below for more details)
Protect	Regular premium protection plan with annual premium of at least S\$500.
	Digital Critical Care Illness Plan (eCriticalCare)
	Car Insurance (DriveShield)
	Home Contents Insurance (myHome Protect II)
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 April 2025 and 30 April 2025 (both dates inclusive)**; issued by **7 May 2025 and in good order on 31 August 2025**. Applications issued after 7 May 2025 will be considered for the subsequent month’s promotion (if applicable).
6. Gift will be calculated based on the Customer’s Asset Under Management (“**AUM**”) in SGD-denominated Retirement digiPortfolio from **15 May 2025 to 31 August 2025** (“**Observation Period**”) on a daily basis, and subject to a S\$10,000 AUM cap.
7. If the Customer has more than one SGD-denominated Retirement digiPortfolio, the total AUM across portfolios will collectively be subject to the S\$10,000 cap. The Gift will be credited into the digiPortfolio that was most recently opened.
8. If the Customer qualifies for the subsequent month’s promotion (if applicable), the Customer can enjoy incremental S\$10,000 AUM cap on the same portfolio during the **Observation Period** (s) which overlap.

Illustration

Promotion Period	Observation Period	Overlapping Observation Periods
April 2025	15 May to 31 August 2025	15 June to 31 August
May 2025	15 June to 30 September 2025	

For example, a Customer qualified for both April and May Bonus 4% p.a. promotions with the respective Observation Periods. The Gift calculation will be subject to a S\$20,000 AUM cap instead of S\$10,000 AUM cap during the overlapping Observation Periods.

9. The Gift will be credited as units into the digiPortfolio by 15 September 2025. 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 during fulfilment in September 2025. All calculations will be made by DBS and are final.
10. DBS reserves the right to recover the amount equivalent to the Gift value at its sole discretion if the Qualifying Customer free-look, lapse or surrender any of the policies within 12 months from issuance.
11. 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.
12. 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.
13. DBS' decision on all matters relating to the Promotion shall be final. No correspondence or claims will be entertained.
14. 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.
15. 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	Details
Protect	Regular premium protection plan with annual premium of at least S\$500	LifeReady ManuProtect Decreasing ManuProtect Term Manulife Early CompleteCare
	Digital Critical Care Illness Plan	eCriticalCare
	Car Insurance	DriveShield
	Home Contents Insurance	myHome Protect II
Grow	Regular premium participating or investment-linked plan with an annual premium of at least S\$6,000.	Manulife FlexiRetire Manulife GrowSecure Manulife InvestReady Manulife IncomeGen Manulife IncomeSecure Manulife Spring Manulife SmartRetire ReadyBuilder
	Single premium insurance plan of at least S\$15,000 (excluding Manulife Goal series)	Manulife FlexiRetire ReadyBuilder
	Cumulative Unit Trust investments of at least S\$10,000 (excluding CPF and SRS investments); applicable for Retail customers only	