

Preferential FX Rate Promotion – Limited Time Offer Terms and Conditions (“Promotion Terms”)

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

Definitions

1. This Promotion is jointly organised by DBS Bank Ltd (“**DBS**”) and DBS Vickers Securities (Singapore) Pte Ltd (“**DBS Vickers**”) to be offered exclusively to customers of DBS Vickers.
2. The promotional FX rate is valid from **08 May 2023** to **30 September 2023** (both dates inclusive). Eligible customers (defined in point 5) are required to link a DBS multi-currency account to their DBS Vickers online trading account anytime from **08 May 2023** to **30 June 2023** (both dates inclusive) (“**Promotion Period**”) to enjoy this Promotion.
3. Customers who are already using a Multi-Currency Account for trade settlement are not eligible to participate in this promotion.
4. This promotion is only applicable to individual DBS Vickers online trading accounts. New and existing DBS Vickers Joint and Corporate accounts are not eligible for this promotion.
5. The Promotion is only applicable to selected customers (“**Eligible Customer**”) with an individual DBS Vickers online trading account and
 - a) Have received a Push Notification from DBS digibank application or a DBS Vickers Electronic Direct Mailer (eDM).
 - b) Hold a “**DBS multi-currency account**” as defined in Clause 6 below and link it to their DBS Vickers online trading account by **30 June 2023** (“**Campaign Period**”).
 - c) If Clause 3b is not met, customer must open and link their “**DBS multi-currency account**” as defined in Clause 6 to their DBS Vickers Account by **30 June 2023**.
6. “**DBS multi-currency account**” refers to the following accounts:
 - DBS eMulti-Currency Autosave
 - eMulti-Currency Autosave Plus
 - Multi-Currency Autosave
 - Multi-Currency Autosave Plus
 - Expatriate eMulti-Currency Autosave
 - Expatriate eMulti-Currency Autosave Plus account
 - Multiplier Account
 - My Account

Eligibility & Mechanics

7. Eligible Customers will be notified via Push Notification once preferential rates are effective.
8. Eligible Customer who links their DBS multi-currency account to their DBS Vickers online trading account will enjoy preferential foreign currency exchange rates when performing first party funds transfer via digiBank Mobile within their own personal DBS multi-currency account till 30 September 2023.
9. Preferential foreign currency exchange rates are not available on Internet Banking or any other channels.
10. The following 11 foreign currencies are eligible for participation in this Promotion:
 - a) Australian Dollar (AUD)
 - b) Canadian Dollar (CAD)
 - c) Euro (EUR)
 - d) Hong Kong Dollar (HKD)
 - e) Japanese Yen (JPY)
 - f) New Zealand Dollar (NZD)
 - g) Norwegian Kroner (NOK)
 - h) Sterling Pound (GBP)
 - i) Swedish Kroner (SEK)
 - j) Thai Baht (THB)
 - k) US Dollar (USD)

General

11. Customer's Eligible Primary Current Account must be in good standing and conducted in a proper and satisfactory manner as determined by DBS in its sole discretion at the time of foreign currency exchange. If the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the foreign currency exchange takes place, DBS reserves the right remove the account from enjoying preferential foreign currency exchange.
12. DBS Vickers shall have the right to determine whether a client is entitled to receive the promotion. The decision by DBS Vickers relating to the promotion shall be final.
13. DBS Vickers reserves the right to revise, delete and/or add to the above terms and conditions, and/or to suspend or terminate the promotion at any time, at its sole and absolute discretion, without prior notice to you.
14. DBS Vickers have the sole and absolute discretion to exclude any person from participating in this Campaign, without providing any reason and without prior notice.
15. DBS Vickers reserve the sole and absolute discretion to suspend, defer or terminate this Campaign; or vary these Campaign Terms at any time without notice or liability to you.



Live more,
Bank less

16. DBS Vickers shall be excused from performance under this Campaign and shall not be in default in respect of any obligation hereunder to the extent that the failure to perform such obligation is due to a force majeure event, or beyond the control of DBS Vickers.
17. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms in any respect under applicable laws shall not affect the validity, legality or enforceability of the remaining Campaign Terms.
18. These Campaign Terms are governed by and construed in accordance with the laws of Singapore. You agree to submit to the exclusive jurisdiction of the courts of Singapore.
19. This Campaign cannot be used in conjunction with other promotions or campaigns carried out by DBS Vickers, unless otherwise permitted by DBS Vickers in its sole and absolute discretion.

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\$75,000 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\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. Conversions between currencies involve fluctuations and are subject to exchange controls. If you are converting from another currency to place the deposit and intend to convert it to the original currency, exchange rate fluctuations could cause the converted amount to be less than your original amount