

## Terms and Conditions governing digiPortfolio Recurring Top-up Promotion 2025 (“Promotion”)

By participating in this Promotion, you agree to the following Terms and Conditions governing the digiPortfolio Recurring Top-up Promotion 2025.

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<sup>st</sup> February 2025 to 31<sup>st</sup> December 2025 (the “**Promotional Period**”).
3. Promotion: Customers who satisfy the following qualifying criteria will be entitled to a full rebate on management fees incurred from the recurring top-up amounts made during the Promotional Period (the “**Reward**”).

### Eligible Products and Criteria

Eligible digiPortfolios	Management fee for rebate calculation	Qualifying Criteria	Reward
SaveUp Portfolio	0.25% p.a.	<ul style="list-style-type: none"> <li>• Perform recurring top-ups during the Promotional Period.</li> <li>• One-time (lump sum) top-up transactions are <u>not</u> eligible for this Promotion.</li> </ul>	<ul style="list-style-type: none"> <li>• Rebate on management fees incurred from recurring top ups less withdrawal amounts.</li> <li>• Rebates will be in the form of digiPortfolio units to be credited into the same digiPortfolio by 31<sup>st</sup> January 2026.</li> </ul>
Income Portfolio	0.75% p.a.		
Asia Portfolio			
Global Portfolio (ETF-based)			
Global Portfolio Plus			
Retirement Portfolio			

### Fulfilment of the Reward

- The reward will be credited to the same digiPortfolio where the recurring top-ups were made, and the digiPortfolio must remain active at the point of fulfilment. This will be done after the end of the Promotional Period by 31<sup>st</sup> January 2026 in the form of digiPortfolio units.
- If a Customer has received rebates on past digiPortfolio recurring top-up campaigns for the same digiPortfolio, the rebate amount for this Promotion shall be net of any past rebates received.

### Calculation of the Reward

- The Reward will be computed on a daily basis taking into account the accumulated top up amounts net of any withdrawals, multiplied by the respective digiPortfolio management fee.

**Daily Rebate** = 0.25% or 0.75% x Recurring Top-up amounts less Withdrawals / 365 days

*Illustration of rebate calculation for Feb and Mar for a Customer with a monthly recurring top up of \$2,000*

Date	Transaction	Recurring Top-up amount	Daily Rebate
3 Feb	Recurring top-up - \$2,000	\$2,000	<b>\$0.04</b> (0.75% x 2,000 / 365)
4 Feb	-	\$2,000	<b>\$0.04</b> (0.75% x 2,000 / 365)
5 Feb – 27 Feb	-	\$2,000	<b>\$0.94</b> (23 x 0.75% x 2,000 / 365)
28 Feb	Withdrawal \$1,000	\$1,000	<b>\$0.02</b> (0.75% x 1,000 / 365)
1 Mar	Recurring top-up - \$2,000	\$3,000	<b>\$0.06</b> (0.75% x 3,000 / 365)
2 Mar	-	\$3,000	<b>\$0.06</b> (0.75% x 3,000 / 365)
3 Mar – 31 Mar	-	\$3,000	<b>\$1.79</b> (29 x 0.75% x 3,000 / 365)

**Rebate for Feb and Mar = \$2.89 (Summation of Daily Rebate)**

4. 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.
5. 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](http://www.dbs.com.sg). In the event of any inconsistency, these terms and conditions shall prevail insofar as they apply to the Promotion.
6. You consent under the Personal Data Protection Act (No. 26 of 2012) ("Act") to the collection, use, disclosure of your personal data by/to DBS and such other third party as DBS may reasonably consider necessary for the purpose of the Promotion, and you confirm that they agree to be bound by the terms of the DBS Privacy Policy, a copy of which can be found on [www.dbs.com/privacy](http://www.dbs.com/privacy).
7. If you provide DBS with the personal data of any third party, you hereby (1) agree on behalf of that third party to be bound by the DBS Privacy Policy; and (2) consent on behalf of that third party, to DBS' collection, use, disclosure and processing of his/her personal data in accordance with DBS Privacy Policy. You warrant that you have obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by DBS and that the personal data that you provide to DBS is true, accurate and complete.
8. DBS's decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
9. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
10. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.

11. 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.
12. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore. This Promotion cannot be used in conjunction with other promotions or campaigns carried out by DBS, unless otherwise permitted by DBS in its sole and absolute discretion.