

Terms and Conditions Governing DBS Treasures Fresh Funds (December 2024) Promotion (“Promotion”)

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

1. The Promotion period is from 12 December 2024 to 1 January 2025 (“**Promotion Period**”).

Fresh Funds Promotion

Table I: Cash Gift for Fresh Funds Deposits

Fresh Funds Deposits	Cash Gift	Estimated Annual Interest Equivalent*
Every SGD \$100,000	SGD \$800	3.2% p.a.

*The Estimated Annual Interest Equivalent is calculated based on receiving the cash gift after earmarking the funds in the Participating Account for 91 days on a 365-day basis.

2. To qualify for the Promotion, you must:
 - Be an existing DBS Treasures client at point of participation and Cash Gift fulfilment (as defined in Clause 3 below). Customers who newly onboard with DBS Treasures from 1 October 2024 to 31 December 2024 will not qualify for this Promotion;
 - Have a retail DBS/POSB Current/Savings account during the Promotion Period (“**Participating Account**”), which excludes Foreign Currency Current Account, Settlement, Fixed Deposit, Wealth Management and Corporate Accounts;
 - Register with your Relationship Manager from 12 December 2024 to 1 January 2025 indicating the amount of fresh funds you wish to deposit (in multiples of S\$100,000) (“**Registered Amount**”) and **Participating Account**;
 - Deposit Singapore Dollar fresh funds (“**Fresh Funds Deposits**”) into your Participating Account from 12 December 2024 to 1 January 2025. If the Participating Account is a joint account, all joint account holders of such Participating Account shall collectively be deemed to be a Customer for the purpose of these Terms and Conditions;
 - Ensure Registered Amount remains in the Participating Account for successful earmarking (“**Earmark Amount**”) and maintain the Earmark Amount until the “**Funds Earmark Release Date**” (as defined in Clause 3 below).

Promotion Timeline, Fresh Funds Deposits and Cash Gift Fulfilment

3. Eligible customers who satisfy the criteria (as defined in Clause 2 above) will receive their lump sum Cash Gift(s) in the Participating Account in the manner as set out below:

Table II: Promotion Timeline

Fresh Funds Deposits or Registration Received Date (whichever is later)	Funds Earmark Start Date	Funds Earmark Release Date	Cash Gift to be Credited By Date
12 December 2024 to 1 January 2025	Between 2 to 8 January 2025	2 April 2025	2 May 2025

4. **Fresh Funds Deposits** refer to funds:
 - in the form of SAL/PAY deposits, funds deposited through cheque(s), cashier's order(s), demand draft(s), cash deposits, FAST credit, MEPS receipt, telegraphic transfer, share payment, inward payments from CDP/CPF and funds transfer from corporate accounts;
 - that are not transferred from any existing DBS / POSB account, deposited via DBS / POSB cheque(s) / cashier's order(s) / demand draft(s) or withdrawn from any existing DBS / POSB account and re-deposited within the Promotion Period.
5. Fresh Funds Deposits via cheque(s), cashier's order(s) and demand draft(s) must be done by 31 December 2024, Tuesday, before 2pm.
6. **Fresh Funds Deposits** must be incremental to the existing balance in a Customer's Participating Account as of 30 November 2024. This increase must be maintained until the earmark is placed on the Participating Account.

Table III: Sample Illustration on Incremental Balance

Date	Description	Transaction	Participating Account Balance
30 November 2024			S\$ 100,000
18 December 2024	Payment of Credit Card Bill	- S\$ 3,000	S\$ 97,000
20 December 2024	Fresh Funds Deposit	+ S\$ 330,000	S\$ 427,000
23 December 2024	Outward Funds Transfer	- S\$ 27,000	S\$ 400,000
2 January 2025			S\$ 400,000

- On 30 November 2024, your Participating Account balance was S\$100,000.
 - On 20 December 2024, you make a Fresh Funds Deposit of S\$330,000.
 - On 2 January 2025, when the earmark is placed, the account balance is S\$400,000.
 - Therefore, your eligible Fresh Funds Deposits is S\$300,000 (S\$400,000 – S\$100,000).
7. **Fresh Funds Deposits** can be made in multiple tranches within the Promotion Period. Fresh Funds Deposits cannot be accumulated across multiple accounts held by the same customer.
 8. **Fresh Funds Deposits** must not be used in any other ongoing Deposits / Fresh Funds promotions during the Promotion Period and up till the Funds Earmark Release Date or placed in any Fixed Deposit / Time Deposit accounts.
 9. Total Fresh Funds Deposits throughout the Promotion per Customer is capped at SGD \$2,000,000. The Cash Gift amount is capped at S\$16,000.
 10. The Cash Gift(s) shall be forfeited if the Participating Account is not in good standing, terminated or suspended before it is credited.

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11. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
12. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
13. 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.
14. 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.