

Terms and Conditions Governing DBS Treasures Fresh Funds and Bonus Investment & Insurance Rewards (July to August 2024) (“Promotion”)

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

1. The Promotion period shall be from 8 July 2024 to 30 August 2024 (“**Promotion Period**”).

Campaign A: Fresh Funds Promotion

Table I: Cash Gift for Fresh Funds Deposits

Fresh Funds Deposits	Cash Gift	Estimated Interest Rate Equivalent*
Every SGD \$100,000	SGD \$888	3.57% p.a.
Every USD \$100,000	USD \$1,318	5.30% p.a.

*The Estimated Interest Rate (EIR) Equivalent per annum is estimated based on earmarking the funds in the Participating Account for 91 days on a 366-day basis.

2. To qualify for Campaign A, you must:
 - Be an existing DBS Treasures client at point of participation and Cash Gift fulfilment (as defined in Clause 7 below). Customers who newly onboard with DBS Treasures from 1 July 2024 to 30 September 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 8 July 2024 to 30 August 2024 indicating the amount of fresh funds you wish to deposit (in multiples of S\$100,000 or US\$100,000) (“**Registered Amount**”) and **Participating Account**;
 - Deposit Singapore Dollar and/or United States Dollar fresh funds (“**Fresh Funds Deposits**”) into your Participating Account from 8 July 2024 to 30 August 2024. 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; and
 - 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 7 below).
3. **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 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from any existing DBS / POSB account, deposited via DBS / POSB cheque(s) / cashier’s order(s) / demand draft(s) or withdrawn from any existing DBS / POSB account and re-deposited within the Promotion Period.
4. **Fresh Funds Deposits** must result in at least a corresponding increment in the Customers’ Participating Account balances against the balances as of 5 July 2024.
5. **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.

Campaign B: Fresh Funds and Bonus Investment & Insurance Rewards

Table II: Cash Gift for Fresh Funds Deposits & Purchase of Qualifying Products

	Cash Gift for \$100,000 Fresh Funds Deposits	
	Fresh Funds Promotion	Additional Cash Gift for Purchase of Qualifying Products
1 Qualifying Product	SGD \$100,000: SGD \$888	SGD \$200
2 or more Qualifying Products	USD \$100,000: USD \$1,318	SGD \$500

Table III: List of Qualifying Products and Minimum Investment / Insurance Amount

Qualifying Products	Client Segment		Minimum Amount
	Non-Accredited Investor	Accredited Investor	
Unit Trust ¹	✓	✓	SGD \$50,000
Structured Notes ²		✓	SGD \$50,000 ³
Manulife Regular Premium Insurance Plans ⁴	✓	✓	\$30,000 Annualised Premium Equivalent (in policy currency)
Manulife Single Premium Insurance Plans ⁴	✓	✓	\$30,000 Annualised Premium Equivalent (in policy currency)

1. Excludes BlackRock ICS USD Liquidity, Fullerton SGD Cash Fund, Goldman Sachs Sterling Liquid Reserve, Goldman Sachs US\$ liquid Reserves and Standard VNAV Fund.

2. Segregated by asset class of the underlying.

3. Minimum investment amount is subject to the minimum investment amount of the specific note, whichever is higher.

4. Excludes Manulife Goal and Manulife online products.

6. To qualify for Campaign B, you must:

- Qualify for Campaign A with successfully earmarked Fresh Funds Deposits;
- Have not made a purchase of the Qualifying Product where the issue date or settlement date was within the last 12 months; and
- Must make a purchase of the Qualifying Product (listed in Table III) on or after 8 July 2024 (“**Application Signed Date**”) and the Qualifying Product must be issued/settled by the **Funds Earmark Release Date**.

You must remain invested in the product and/or the policy should remain in-forced at point of **Cash Gift Fulfilment**. Purchase of Qualifying Products can be made using existing funds or additional fresh funds that are not earmarked.

For Unit Trust and Structured Notes, transactions must be placed in your Wealth Management Account. For Unit Trust, it is counted as one Qualifying Product regardless of the type of fund purchased. For Structured Notes, the qualifying Structured Note is segregated by asset class of the underlying. *You may reach out to your Relationship Manager if more clarification is needed.*

Participation Periods and Cash Gift Fulfilment

7. Eligible customers who satisfy the criteria (as defined in Clauses 2 and 6 above for Campaign A and Campaign B respectively) will receive their lump sum Cash Gift(s) in the Participating Account in the manner as set out below:

Table IV: Timelines of Participation Periods

Participation Period	Fresh Funds Deposits or Registration Received Date (whichever is later)	Funds Earmark Start Date	Funds Earmark Release Date, Qualifying Product Settlement / Inception By Date	Cash Gift to be Credited By Date
A	8 to 18 July 2024	Between 19 to 25 July 2024	18 October 2024	18 November 2024
B	19 to 31 July 2024	Between 1 to 7 August 2024	31 October 2024	30 November 2024
C	1 to 11 August 2024	Between 12 to 16 August 2024	11 November 2024	11 December 2024
D	12 to 21 August 2024	Between 22 to 28 August 2024	21 November 2024	21 December 2024
E	22 to 30 August 2024	Between 2 to 6 September 2024	2 December 2024	31 December 2024

Illustrative Example:

To be eligible for the Cash Gift under Participation Period A, the following dates must be adhered to:

Fresh Funds Deposits: Deposit or Registration Received Date must be between 8 to 18 July 2024 (whichever is later).

Qualifying Product: Application of the Qualifying Product must be signed / executed on or after 8 July 2024. The Qualifying Product must be issued / settled by 18 October 2024, and must continue to stay in-forced until 18 November 2024.

8. Fresh Funds Deposits via cheque(s), cashier's order(s) and demand draft(s) must be done by the following dates for the Participation Periods stipulated in Clause 7 above:
- Participation Period A – 17 July 2024, Wednesday, before 2pm.
 - Participation Period B – 30 July 2024, Tuesday, before 2pm.
 - Participation Period C – 9 August, Friday, before 2pm.
 - Participation Period D – 20 August, Tuesday, before 2pm.
 - Participation Period E – 29 August, Thursday, before 2pm.
9. There is no maximum cap on the Cash Gift amount for Fresh Funds Deposits. Each customer can participate multiple times across the Participation Periods. For each Participation Period, each customer can only participate with 1 Participating Account.

Fresh Funds Deposits can be made in multiple tranches in the same Participating Account so long as all such deposits are made within the Promotion Period. Fresh Funds Deposits cannot be accumulated across multiple accounts held by the same customer.

10. The Cash Gift for the purchase of Qualifying Product will be capped at the amount stipulated under the respective tiers.
11. The Cash Gift shall be forfeited if the Participating Account is not in good standing, terminated or suspended before it is credited.

Promotion

12. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
13. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
14. 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 and 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.
15. 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.