

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

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

1. The Promotion period is from 4 November 2024 to 1 December 2024 (“**Promotion Period**”).

### **Campaign A: Fresh Funds Promotion**

Table I: Cash Gift for Fresh Funds Deposits

Fresh Funds Deposits	Cash Gift	Estimated Annual Interest Equivalent*
Every SGD \$250,000	SGD \$1,750	3.00% p.a.

\*The Estimated Annual Interest Equivalent is calculated based on receiving the cash gift after earmarking the funds in the Participating Account for 85 days on a 365-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 5 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 4 November 2024 to 1 December 2024 indicating the amount of fresh funds you wish to deposit (in multiples of S\$250,000) (“**Registered Amount**”) and **Participating Account**;
  - Deposit Singapore Dollar fresh funds (“**Fresh Funds Deposits**”) into your Participating Account from 4 November 2024 to 1 December 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;
  - 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 5 below).

### **Campaign B: Fresh Funds Promotion with Investment & Insurance**

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

Fresh Funds Deposits	Cash Gift	Estimated Annual Interest Equivalent*
Every SGD \$250,000	SGD \$2,000	3.43% p.a.

\*The Estimated Annual Interest Equivalent is calculated based on receiving the cash gift after earmarking the funds in the Participating Account for 85 days on a 365-day basis.

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

Qualifying Products	Client Segment		Minimum Amount for every SGD \$250,000 Fresh Funds
	Non-Accredited Investor	Accredited Investor	
Unit Trust <sup>1</sup>	✓	✓	SGD \$50,000
Structured Notes		✓	SGD \$50,000 <sup>2</sup>
Bonds		✓	SGD \$50,000 <sup>2</sup>

Currency Linked Investment	✓	✓	SGD \$50,000
Structured Deposits	✓	✓	SGD \$50,000
Manulife Regular Premium Insurance Plans <sup>3</sup>	✓	✓	\$50,000 Annualised Premium Equivalent (in policy currency)
Manulife Single Premium Insurance Plans <sup>3</sup>	✓	✓	\$50,000 Annualised Premium Equivalent (in policy currency)
Manulife Multi-pay Insurance Plans <sup>3</sup>	✓	✓	USD \$50,000 Initial Premium

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. Subject to the minimum investment amount of the product type or specific note, whichever is higher.

3. Excludes Manulife Goal and Manulife online products.

3. To qualify for Campaign B, you must:

- Qualify for Campaign A with successfully earmarked Fresh Funds Deposits;
  - Purchase the Qualifying Product (listed in Table III) on or after 4 November 2024 (“**Application Signed Date**”) and the Qualifying Product must be issued/settled by the **Funds Earmark Release Date**;
  - Remain invested in the product and/or the policy should remain in-forced at point of **Cash Gift Fulfilment**.
4. Purchase of Qualifying Products must be made with 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.

#### **Participation Periods, Fresh Funds Deposits and Cash Gift Fulfilment**

5. Eligible customers who satisfy the criteria (as defined in Clauses 2 and 3 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	4 to 17 November 2024	Between 18 to 25 November 2024	11 February 2025	11 March 2025
B	18 November to 1 December 2024	Between 2 to 9 December 2024	25 February 2025	25 March 2025

6. **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;

November 2024

- 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.
7. 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 6 above:
    - Participation Period A – 15 November 2024, Friday, before 2pm.
    - Participation Period B – 29 November 2024, Friday, before 2pm.
  8. For Campaign A, **Fresh Funds Deposits** must be incremental to the existing balance in a Customer's Participating Account as of October 31, 2024. This increase must be maintained until the earmark is placed on the Participating Account.

*Campaign A Illustration:*

Date	Description	Transaction	Participating Account Balance
31 October 2024			S\$ 100,000
3 November 2024	Payment of Credit Card Bill	- S\$ 10,000	S\$ 90,000
15 November 2024	Fresh Funds Deposit	+ S\$ 280,000	S\$ 370,000
16 November 2024	Outward Funds Transfer	- S\$ 20,000	S\$ 350,000
18 November 2024			S\$ 350,000

- On 31 October 2024, your Participating Account balance was S\$100,000.
  - On 15 November 2024, you make a Fresh Funds Deposit of S\$280,000.
  - On 18 November 2024, when the earmark is placed, the account balance is S\$350,000.
  - Therefore, your eligible Fresh Funds Deposits for Campaign A is S\$250,000 (S\$350,000 – S\$100,000).
9. For Campaign B, **Fresh Funds Deposits** must be incremental to the existing balance in a Customer's Participating Accounts as of October 31, 2024. This increase is calculated after adding back any amounts used to purchase Qualifying Products during the Promotion Period and must be maintained until the earmark is placed on the Participating Account.

*Campaign B Illustration:*

Date	Description	Transaction	Participating Account Balance
31 October 2024			S\$ 100,000
6 November 2024	Fresh Funds Deposit	+ S\$ 260,000	S\$ 360,000
13 November 2024	Purchase of Unit Trust	- S\$ 50,000	S\$ 310,000
16 November 2024	Outward Funds Transfer	- S\$ 10,000	S\$ 300,000
18 November 2024			S\$ 300,000

- On 31 October 2024, your Participating Account balance was S\$100,000.
  - On 6 November 2024, you make a Fresh Funds Deposit of S\$260,000.
  - On 13 November 2024, you purchase a Unit Trust of S\$50,000.
  - On 18 November 2024, when the earmark is placed, the account balance is S\$300,000.
  - Since you used S\$50,000 to purchase a Qualifying Product, your eligible Fresh Funds Deposits for Campaign B is S\$250,000 (S\$300,000 – S\$100,000 + S\$50,000).
10. **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.
  11. **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.

12. Total Fresh Funds Deposits throughout the Promotion per Customer is capped at SGD \$2,000,000. The Cash Gift amount is capped at S\$14,000 and S\$16,000 for Campaign A and B respectively.
13. Customers can participate multiple times throughout the Promotion. Each customer can only participate with one Participating Account per Participation Period per currency.
14. The Cash Gift(s) shall be forfeited if the Participating Account is not in good standing, terminated or suspended before it is credited.

### **Promotion**

15. This Promotion is not to be used in conjunction with any other ongoing promotion offers.
16. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
17. 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.
18. 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.