

## Terms and Conditions Governing DBS Treasures Q2 2024 Fresh Funds Promotion (“Promotion”)

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

1. The Promotion period shall be from 13 May to 30 June 2024 (“**Promotion Period**”).
2. The Promotion is only open to customers (collectively, “**Customers**”) who meet the following conditions:
  - a. Is an existing DBS Treasures client at point of participation and Cash Gift (as defined in Clause 5 below) fulfilment. However, customers who newly onboard with DBS Treasures from 1 April 2024 to 30 June 2024 are excluded from participating in the Promotion.
  - b. Has 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.
3. The Promotion is available on a limited, first come, first served basis.
4. To qualify for the Promotion, Customers must:
  - a. register with their Relationship Manager from 13 May to 30 June 2024 indicating the amount (“**Registered Amount**”) and **Participating Account**;
  - b. deposit Singapore Dollar and/or United States Dollar fresh funds (“**Fresh Funds Deposits**”) into their DBS/POSB Participating Account from 13 May to 30 June 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
  - c. ensure Registered Amount remain in the Participating Account for successful earmarking (“**Earmark Amount**”) and maintain the Earmark Amount until the “**Funds Earmark Release Date**” (as defined in Clause 6 below).
5. Each customer will be eligible for a cash gift as set out below (“**Cash Gift**”). There is no maximum cap on the number of Cash Gifts per customer.

Fresh Funds Deposits	Cash Gift	Estimated Interest Rate Equivalent*
Every SGD \$100,000	SGD \$888	3.57% p.a.
Every USD \$100,000	USD \$1,288	5.18% p.a.

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

6. Eligible customers who satisfy the criteria (as defined in Clause 4 above) will receive their lump sum Cash Gift(s) in the Participating Account in the manner as set out below:

Participation Periods	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
A	13 to 22 May 2024	Between 23 to 28 May 2024	22 August 2024	22 September 2024
B	23 to 31 May 2024	Between 3 to 7 June 2024	2 September 2024	2 October 2024
C	1 to 14 June 2024	Between 17 to 21 June 2024	16 September 2024	16 October 2024
D	15 to 30 June 2024	Between 1 to 5 July 2024	30 September 2024	30 October 2024

7. The Registered Amount must minimally be S\$100,000 or US\$100,000 and should only be deposited in multiples of S\$100,000 or US\$100,000. There is no maximum cap on the Registered Amount.

8. Each customer can participate multiple times across the Participation Periods. For each Participation Period, each customer can only participate with 1 Participating Account.
9. **Fresh Funds Deposits** refer to funds:
  - a. 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;
  - b. 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.

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 5 above:

- Participation Period A – 21 May 2024, Tuesday, before 2pm.
  - Participation Period B – 30 May 2024, Thursday, before 2pm.
  - Participation Period C – 13 June 2024, Thursday, before 2pm.
  - Participation Period D – 28 June 2024, Friday, before 2pm
10. For this Promotion, Fresh Funds Deposits cannot be accumulated across multiple accounts held by the same Customer.  
  
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 must result in at least a corresponding increment in the Customers' Participating Account balances against the balances as of 10 May 2024.
  11. DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.
  12. DBS' decision on all matters relating to the Promotion is final. No correspondence or claims will be entertained.
  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 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.
  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.