

Terms and Conditions Governing DBS Treasures Q2 2024 Holistic Financial Planning Promotion (“Promotion”)

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

1. This Promotion is to be read in conjunction with **Terms and Conditions Governing DBS Treasures Q2 2024 Fresh Funds Promotion**.
2. The Promotion period shall be from 1 June 2024 to 30 June 2024 (“**Promotion Period**”).

Table A (Eligible Cash Gift)

	Cash Gift for \$100,000 Fresh Funds Deposits	
	DBS Treasures Q2 2024 Fresh Funds Promotion	Additional Cash Gift for Purchase of Qualifying Products
1 Qualifying Product	SGD \$100,000: SGD \$888 USD \$100,000: USD \$1,288	SGD 200
2 or more Qualifying Products		SGD 500

Table B (List of Qualifying Products and Minimum Investment Amount)

Qualifying Products	Client Segment		Minimum Investment 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. Exclude 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. Exclude Manulife Goal and Manulife online products

3. To be a “Qualifying Customer”,
 - a. You are a Qualifying Customer under **DBS Treasures Q2 2024 Fresh Funds Promotion** with successfully earmarked fresh funds deposits.
 - b. You are an existing DBS Treasures customer at point of participation and Cash Gift fulfilment (as defined in Clause 3d below). Customers who newly onboard with DBS Treasures from 1 April 2024 to 30 June 2024 will not qualify for this Promotion.

- c. You have not made a purchase of the Qualifying Product where the issue date or settlement date was within the last 12 months. For Unit Trust, it is counted as one Qualifying Product regardless the type of fund purchased. For Structured Notes, the qualifying Structured Note is segregated by asset class of the underlying. Qualifying Product of Unit Trust and/or Structured Notes is determined based on the Wealth Management Account. Purchases made through jointly owned account are aggregated without further differentiation between the account holders. Purchases made through different Wealth Management Accounts belonging to same account owner(s) are aggregated without further differentiation between the accounts. Customers to reach out to their Relationship Manager if more clarification is needed.
- d. You must make a purchase of the Qualifying Product (listed in Table B) ("**Application Signed Date**") on or after 1st June 2024 and the Qualifying Product must be issued/settled by the Funds Earmark Release Date (as defined in **Terms and Conditions Governing DBS Treasures Q2 2024 Fresh Funds Promotion**). 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 this campaign.

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

Example

To participate under Participation Period C, the following dates must be adhered to:

Fresh Fund: Deposit date or Registration Received Date must be between 1 to 14 June 2024 (whichever is later)

Qualifying Product: Application to the Qualifying Product must be signed/executed on or after 01 June 2024. The Qualifying Product must be issued or settled by 16 September 2024, and must continue to stay in-forced until 16 October 2024, before Cash Gift can be credited to the Participating Account.

- e. For Unit Trust and Structured Notes, transactions must be placed in Wealth Management Account.

Cash Gift Fulfilment

- Qualifying customers will receive their lump sum Cash Gift(s) in the same Participating Account used in **DBS Treasures Q2 2024 Fresh Funds Promotion**.
- The Cash Gift for the purchase of Qualifying Product will be capped at the amount stipulated under the respective tiers. There is no maximum cap on the Cash Gift amount for Fresh Fund Deposits.
- DBS may vary these Terms and Conditions or suspend or terminate the Promotion without any notice or liability to any party.

7. 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.
8. 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.