

Terms and Conditions Governing The Bonus Promotion (“Promotion”)

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

1. The Promotion period shall be from 30 December 2014 to 31 January 2015, both dates inclusive (“Promotion Period”).
2. The Promotion is open to selected DBS Bank Ltd and POSB (collectively, “DBS”) customers (“Customers”) who have an existing DBS/POSB CASA Account (“CASA Account”) with salary credited during the Promotion Period. “CASA” refers to such account(s) which Customers may have with DBS/POSB whether alone or jointly with any other person(s) and include savings account, current account and any other accounts which DBS Bank Ltd (“DBS”) may introduce from time to time excluding Settlement, Fixed Deposit and Corporate Accounts.
3. To participate in the Promotion, Customers must, during the Promotion Period, complete the online registration form through DBS’ website during the Promotion Period and indicate the account number and amount for the purpose of this Promotion where the amount will be earmarked by DBS for 6 months (“Indicated Amount”). The Indicated Amount is subject to a minimum amount of SGD 1,000 and maximum amount of SGD 100,000.
4. Participants must have bonus credited into his/her DBS/POSB accounts by 31 January 2015. Participants will be disqualified from the Promotion if transfers (in any mode) are made from any other existing DBS/POSB account to the CASA Account indicated at the online registration.
5. The earmarking by DBS is expected to be completed by 16 March 2015. The Indicated Amount will be earmarked by DBS for a period of six (6) months (“the Earmarked Period”) ending on 31 July 2015. The Indicated Amount will not be available for withdrawal during the Earmarked Period.
6. Customers who satisfy the criteria in paragraphs 3 and 4 above (“Qualifying Customers”) will receive a lump-sum Cash Gift of 1.5% p.a. on the Indicated Amount for 6 months (“Cash Gift”) and the Cash Gift will be credited to their designated account by 31 August 2015. Qualifying Customers are required to maintain the Indicated Amount in their CASA Accounts during the Earmarked Period, failing which, customer will be disqualified to receive the Cash Gift. Please refer to below for an illustration on the Cash Gift calculation.

Example:

A Customer registers via online through DBS’ website during the Promotion Period and indicates SGD 100,000 of his Funds Deposited to be earmarked.

Cash Gift earned by Customer under the Promotion as follow:

$SGD\ 100,000 * 1.5\% p.a. * 181/365\ days = SGD\ 743.84$

Note: 6 months period is from 1 February 2015 to 31 July 2015 = 181 days

7. Each Qualifying Customer will receive a maximum of one (1) Cash Gift for the Indicated Amount. For the avoidance of doubt, in the case where there are multiple registration submissions by one Customer through DBS’ website during the Promotion Period, the latest entry duly completed by the Customer as per DBS’ records will be used to qualify for this Promotion.
8. The Cash Gift from the Promotion will be credited to the Customers’ respective CASA Accounts between 1 August 2015 and 31 August 2015.
9. DBS reserves the right to substitute or replace the Cash Gift with another gift of similar value without giving prior notice.
10. DBS may vary these Terms and Conditions without notice, or withdraw or terminate the Promotion at any time without any notice or liability to any party. In the event of any inconsistency between these

Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.

11. Notwithstanding anything herein, DBS has the absolute discretion in determining a Customer's eligibility in participating in the Promotion.
12. DBS' decision on all matters relating to or in connection with the Promotion is final and binding on all participants. DBS shall not be obliged to enter into any correspondence on any matter concerning the Promotion.
13. DBS assumes no responsibility for any losses or damages or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Customer's eligibility in the Promotion.
14. These Terms and Conditions shall be read in conjunction with the Terms and Conditions Governing Accounts, Terms and Conditions Governing Electronic Services, the DBS Treasures Agreement or, as the case may be, the DBS Private Banking and Investment Services Agreement and the DBS Privacy Policy. In the event of any inconsistency, these Terms and Conditions shall prevail insofar as they apply to the Promotion. The DBS Privacy Policy is available at www.dbs.com/privacy.
15. Words importing the singular shall, where applicable, include the plural and vice versa.
16. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore, and all Customers irrevocably submit to the exclusive jurisdiction of the Singapore courts.
17. A person who is not a party to these terms may not enforce any of them under the Contracts (Rights of Third Parties) Act (Chapter 53B) and notwithstanding any terms herein, the consent of any third party is not required for any variation of the terms of the Promotion (including any release or compromise of any liability) or termination of the Promotion.

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\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.