



TERMS AND CONDITIONS GOVERNING DBS WORKPLACE BANKING SALARY CREDIT CASH REWARD 2016 PROMOTION (“Promotion”)

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

1. The Promotion is open to customers who have applied to credit his/her monthly salary to his/her DBS/POSB account (“the Salary Crediting Account”) by emailing their Human Resource team and cc to workplace@dbs.com (“Registrants”).

2. The Promotion will allow for eligible Registrants to receive a cash reward of up to S\$100 (“Cash Reward”).

3. The Promotion is valid from 1 January 2016 to 31 March 2016 (“Promotion Period”), both dates inclusive.

4. Eligibility for Cash Reward:

4.1 Registrants must credit their salary to a DBS/POSB account.

4.1.1 Employees of “DBS Workplace Banking Partners” with existing arrangements for salary crediting to a DBS/POSB account (“Existing Salary Crediting Customers”) are not eligible for the Cash Reward.

4.2 Only salary crediting transactions with transaction reference codes of “SAL” or “PAY” are eligible for this Promotion.

4.3 The minimum sum for salary crediting is S\$2,500 per month. The first salary must be credited to the SCA by 30 April 2016.

4.4 The amount of Cash Reward will be determined as follows:

4.4.1 If the Registrant’s monthly salary credited is from S\$2,500 to S\$5,000, he will be eligible for a Cash Reward of S\$50

4.4.2 If the Registrant’s monthly salary credited is more than S\$5,000, he will be eligible for a Cash Reward of S\$100.

4.5 The Cash Reward will be credited to the Registrant’s SCA by the end of the next month following the first salary credited to the SCA. E.g. If the first salary is credited to the SCA on 10 March 2016, the Cash Reward will be credited to the SCA by 30 April 2016.

5. General Terms and Conditions:

5.1 Registrants are solely responsible for all communication with their employers to effect the change in salary crediting arrangements where necessary. DBS Bank will not be liable for any delay or miscommunication that may potentially affect the Registrants’ receipt of the Cash Reward.

5.2 If a SCA is jointly held by two or more account holders, and two or more account holders apply for the Promotion, only the Registrant who is the earliest to register for the Promotion will be eligible for the Cash Reward.

5.3 The following persons shall not be entitled to participate in the Promotion:

5.3.1 Estates of deceased customers.



- 5.3.2 DBS and POSB staff and salary crediting accounts that are tagged as staff accounts.
- 5.3.3 Agencies and vendors who worked on this Promotion.

- 5.4 Notwithstanding anything herein, the Bank has the absolute discretion to determine the eligibility of a Registrant to participate in the Promotion or receive a Cash Reward. The decision of the Bank on all matters relating to or in connection with this Promotion shall be final. No correspondence or claims will be entertained.
- 5.5 The Bank shall not be liable in any way to any Registrant or any other person for any loss or damage or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.
- 5.6 The Bank may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these terms and conditions (including the Promotion Period, the conduct of the Promotion and the number of winners and prizes) and may also suspend or terminate the Promotion at any time without any notice or liability to any Customer.
- 5.7 The Registrant consents to DBS disclosing his/her name, NRIC/passport number or any of his/her personal information to any third party DBS may reasonably consider appropriate or necessary in connection with the Promotion.
- 5.8 The Bank's Terms and Conditions, the Privacy Policy, Terms and Conditions Governing Accounts and Terms and Conditions Governing Electronic Services apply.
- 5.9 These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and the Registrants irrevocably submit to the non-exclusive jurisdiction of the Singapore courts. A person who is not party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of these terms and conditions.

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.