

Terms & Conditions Governing the DBS Start Digital Pack

1. The Start Digital Pack is subject to any terms and conditions imposed by Enterprise Singapore (“ESG”) and the Infocomm Media Development (“IMDA”).
2. To be eligible for this DBS Start Digital Pack, businesses must (“Eligibility Criteria”):
 - i. Be classified as a Small and Medium Enterprise (SME) by Enterprise Singapore;
 - ii. Be registered and incorporated in Singapore, with no less than 30% of its shareholding held by Singapore citizens or Permanent Residents (PRs);
 - iii. Have an annual sales turnover (at group level) of not more than S\$100 million OR employment size not exceeding 200 employees;
 - iv. Not have adopted solutions under the same programme with DBS or any other banks or telecommunications providers in Singapore.
3. Unless otherwise stated, each service has a contract term of 12 months, during which the respective promotional subscription rates will apply. Prevailing subscription rates or prices will be payable after the respective promotional contract terms.
4. To apply for the DBS Start Digital Pack, an applicant must:
 - i. Fulfil the Eligibility Criteria mentioned in Clause 2;
 - ii. Access the DBS Start Digital [public webpage](#) and submit to DBS Bank Ltd (“DBS”) a completed online application selecting their choice of digital solutions;
 - iii. Fully comply with the terms & conditions governing the digital solutions.
5. Applicants will need to select minimal 1 and maximum 2 solutions from the online application.
6. Eligible applicants will be contacted by the respective service providers via email/phone within five (5) working days to activate their accounts.
7. Xero will be giving out S\$20 Takashimaya vouchers to applicants who have signed up for Xero successfully as one of their digital solutions. Applicants who have qualified for the S\$20 Takashimaya voucher will be contacted by DBS’ Start Digital

Team for further instructions.

8. By participating in this DBS Start Digital Pack, an Applicant:
 - i. Consents to DBS referring its application details to the respective service providers for subsequent follow up;
 - ii. Consent to DBS to collect and share its application details with ESG and IMDA for the verification purposes of the Start Digital application;
 - iii. Acknowledges and agrees that approvals on its applications for the digital solutions are made at each service provider's discretion;
 - iv. Acknowledges that each service provider's decision is final, and DBS does not guarantee nor interfere with the approval process of any digital solutions; and
 - v. Confirms that it is lawfully providing the data for DBS to use and disclose for the purpose of: (i) providing products or services to the Applicant, whether in connection with this Start Digital Pack; (ii) meeting the operational, administrative and risk management requirements of DBS Group Holdings Ltd. and its related corporations ("DBS Group"); and (iii) complying with any requirement, as DBS Group reasonably deems necessary, under any law or any court, government authority or regulator.

9. DBS' Terms and Conditions Governing Accounts (Applicable to Business/Non-Individuals) and Terms and Conditions governing services linked to the Account shall continue to apply. DBS may:
 - i. Vary the terms and conditions or structure of the DBS Start Digital Pack;
 - ii. Discontinue this DBS Start Digital Pack at any time;
 - iii. Remove any digital solution accounts from the DBS Start Digital Pack at its discretion without any notice or liability to any party.

10. DBS reserves the right to withdraw, substitute or replace the digital solutions offered with other item(s) of similar value without giving prior notice and without assigning any reason.

11. To the extent provided by law, DBS may vary the terms and conditions or discontinue this DBS Start Digital Pack at any time without any notice or liability to any party.

12. DBS' decision on all matters relating to this DBS Start Digital Pack shall be final. No correspondence or claims will be entertained.
13. Under no circumstances will DBS be held responsible or liable in any way for any claims, damages, losses, expenses, costs or liabilities whatsoever (including, without limitation, any direct or indirect damages for loss of profits, business interruption or loss of information) resulting or arising directly or indirectly from the customers' use of or inability to use the Start Digital solutions offered by the service providers, or from the customers' reliance on the information and materials on these digital solutions and service providers provided on the DBS Start Digital public webpage or arising from communications between customers and service providers.
14. This DBS Start Digital Pack is not valid with any other on-going offers, promotions, vouchers, rebates, or privileges, unless otherwise stated.
15. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Singapore.